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Retirement Incomes, Labour Supply and Co-residency Decisions of Older Immigrants in Canada: 1991-2006

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Final Report

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For:

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Notices

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Abstract

The incomes, hours of work and co-residency behavior of older immigrants in Canada are analyzed using data from the confidential master files of the Canadian Census for the years 1991, 1996, 2001 and 2006. Older immigrants in Canada have lower incomes than the Canadian-born of the same age range and this difference is concentrated in the immigrants who arrived older than age 50. However, there is also evidence that the effects of the lower incomes on the welfare of these immigrants are mitigated to a certain extent through co-residency, presumably with their younger relatives already resident in Canada. Immigrants reside with, on average, more family members than do the Canadian born. A clear pattern is present of immigrant groups with relatively low average incomes being the ones living in larger economic families.

Immigrants who arrive at younger ages (25-49) are more likely to be employed and if they are employed, they tend to work longer hours than their Canadian born counterparts. For immigrants who arrived after age 50, their employment decisions do not differ greatly from their Canadian born counterparts; however, if they work, their hours of work tend to be higher. Immigrants have relatively less income from private pensions compared with the Canadian born. Immigrants from non-traditional source countries have low levels of CPP/QPP income relative to immigrants from traditional source countries or the Canadian born. In terms of OAS/GIS income, immigrant men who arrived at age 60 or older have in the order of 50% lower incidence of receiving pension income than do immigrants who arrived at younger ages. In contrast, for immigrant men who arrived age 25-49, we do not see large differences in their incidence or level of income received from OAS/GIS relative to otherwise similar Canadian born men.

Key Words

Retirement, pensions, income, immigrant, labour supply, housing, gender

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Executive Summary

Public support in Canada for immigration has remained remarkably consistent over the past four decades even in the presence of a large restructuring of the Canadian economy, major changes in the composition of new immigrants by source country, and a large decline in the economic fortunes of new immigrants. In light of this new economic and policy context, it is important to gain an understanding of whether older immigrants as a group are well positioned to support themselves as they approach the usual retirement age and move past it. In particular, it is essential for public policy development to understand the linkages between immigration policy and income support policies for older residents of Canada. For example, changes to selection policies related to the admission of older applicants (either through the economic or family reunification categories of selection) have implications for the effectiveness of income support policies for older Canadians.

Our focus is on immigrants at or near the usual retirement age and the extent to which they are able to support themselves in their retirement years. We focus on incomes and labor supply differences between older immigrants and the Canadian born by sex. We also analyze the extent to which older immigrants are more (or less) likely to reside with other family members relative to the Canadian born (possibly) as a way of diminishing the effects of low income on consumption.

Given the limited time span in our data (1991-2006), we do not focus on changes in the retirement income system but rather focus on variation across immigrant arrival cohort in order to explore in a reduce form way the changes across immigrant arrival cohorts in the economic outcomes of immigrants at older ages. We see the cohort patterns as reflecting differences in both immigrant selection policy through time and changes in the international demand for immigration to Canada through time. Finally, we distinguish between immigrants who arrived prior to age 50 versus those who arrived after age 50. The former group is much more likely to include the economic categories of immigrants while the latter group is likely to be dominated by family reunification immigrants. For this latter group, immigration is unlikely to involve a large labour market motive and co-residency with family members already in Canada may be seen as desirable even when it is not necessary.

Data are employed from the confidential master files of the Canadian Census for the years 1991, 1996, 2001 and 2006. Access to the data has been granted through the Statistics Canada Research Data Centre at the University of New Brunswick in Fredericton. The confidential files of the Canadian Census represent an excellent source of information on the economic activities of immigrants in Canada. Using the master files of the Census means that we have a sufficiently large sample so as to be able to carry out a disaggregate analysis at the source country and arrival cohort level. The detailed income information allows us to separately analyze different sources of income of older immigrants (e.g. CPP/QPP income, and other retirement income, as well as wages and salaries). We also use the detailed information on hours of work in the reference week and weeks of work in the reference year to investigate the role of labour supply choices in determining the incomes of individuals age 60-74.

We employ a reduced form modeling framework estimated over the pooled sample of immigrants and the Canadian born separately by gender and by the age at arrival of the immigrants (age 25-49 versus age 50 and older). We analyse different dimensions of income and economic behavior of older Canadian residents such as: the level of total income, as well as income from government sources (CPP/QPP and OAS/GIS), and labour supply. We also analyze the number of individuals residing with the respondent (in the economic family). By analyzing these different dimensions of immigrant outcomes, our analysis sheds light on the likely welfare of older immigrants and the actions that they may take to mitigate the effects of lower income, such as through greater labour supply and through co-residency with other family members.

Older immigrants in Canada are found to have lower incomes than the Canadian-born of the same age range and that this effect is concentrated in the immigrants who arrived older than age 50. However, there is also evidence that the effects of the lower incomes on the welfare of these immigrants are mitigated to a certain extent through co-residency, presumably with their younger relatives already resident in Canada.

We carried out an analysis of total economic family income after making an adjustment for the number of members of the economic family (by dividing by an equivalence scale). The cross arrival cohort patterns indicate that more recent arrival cohorts have significantly lower incomes than did earlier cohorts. We also see declining incomes with age at arrival for immigrants. Immigrants born in Eastern Europe, Africa, and Asia have lower incomes than UK immigrants. The size of these negative effects are especially larger for immigrants who were older than 50 at arrival in Canada.

Immigrants reside with, on average, more family members than do the Canadian born. However, the probability of living in an economic family does not appear to vary a great deal between the Canadian born and the immigrants in the default group (UK group of countries). The cross arrival cohort pattern indicates that more recent arrival cohorts of immigrants have larger economic families on average. Immigrants born in Africa, Asia, and the Caribbean have especially large economic families indicating a higher rate of co-residency. Comparing these patterns to what was found in the income analysis, there is a clear pattern of immigrant groups with relatively low average incomes being the ones living in larger economic families.

Immigrants who arrive at younger ages (25-49) are more likely to be employed and if they are employed, they tend to work longer hours than their Canadian born counterparts. This generally greater labour supply for these immigrants coincides with higher earnings relative to otherwise similar Canadian born. For immigrants who arrived after age 50, their employment decisions do not differ greatly from their Canadian born counterparts; however, if they work, their hours of work, at least over the age range of 65 to 74, tend to be higher. Those from Asian countries tend to work fewer hours and have lower earnings than do immigrants from other source countries.

In terms of pension income, immigrants have relatively less income from private pensions compared with the Canadian born and these differences are especially large for immigrants from non-traditional source countries. Immigrants from non-traditional source countries have low levels of CPP/QPP income relative to immigrants from traditional source countries or the Canadian born. In terms of OAS/GIS income, immigrant men who arrived at age 60 or older have in the order of 50% lower incidence of receiving OAS/GIS income than do immigrants who arrived at younger ages. Immigrants from non-traditional source countries who do receive benefits receive 12 to 30% more than do the Canadian born. In contrast, for immigrant men who arrived age 25-49, we do not see large differences in their incidence or level of income received from OAS/GIS relative to otherwise similar Canadian born men.

Overall, we find that older immigrants in Canada, particularly recent arrivals, have significantly lower levels of both private and public pension income, and some of these immigrants also work significantly more than immigrants who arrived at younger ages and the native-born. Income differentials are especially pronounced for immigrants from non-traditional source countries. However, at the level of the economic family, differences in total income are smaller, and immigrants also live in significantly larger economic families. It thus appears that these immigrants are relying on (extended) family members for financial support, which likely reduces income available per person in those households. This is not necessarily sub-optimal from the family's perspective however, particularly if it facilitates migration to Canada for older family members while helping those family members to avoid living in poverty.

Given the nature of the reduced form analysis, it should be emphasized that we cannot specifically attribute causation to significant variables. Nevertheless, the results do offer some guidance for policy. This evidence of lower incomes for recent immigrants at older ages accompanied with evidence of a greater tendency towards co-residency naturally raises the concern that these immigrants are having difficulty supporting themselves. However, given that co-residency appears to be an effective way for older immigrants to avoid low consumption in retirement, a targeted approach to any policy interventions would be needed. Focusing on income levels alone would not be sufficient since low income older immigrants may have 'good to very good' standards of living if they are residing with economically successful younger family members. That said there are reasons to be concerned that some older immigrants have both low incomes and low standards of living. Future research should continue to monitor the incomes of older immigrants in Canada, ideally using new data sources on older immigrants in Canada. Targeted interventions through the retirement income system may be needed. Also, by identifying the groups most at risk of low standards of living at older ages, it may be possible to reform immigration policy (both selection and settlement) to minimize the risk that future arrival cohorts of immigrants suffer similar hardships.

1. Introduction

Public support in Canada for immigration has remained remarkably consistent over the past four decades even in the presence of a large restructuring of the Canadian economy, major changes in the composition of new immigrants by source country, and a large decline in the economic fortunes of new immigrants. In light of this new economic and policy context, it is important to gain an understanding of whether older immigrants as a group are well positioned to support themselves as they approach the usual retirement age and move past it. In particular, it is essential for public policy development to understand the linkages between immigration policy and income support policies for older residents of Canada. For example, changes to selection policies related to the admission of older applicants (either through the economic or family reunification categories of selection) have implications for the effectiveness of income support policies for older Canadians. Similarly, changes to income support policies that do not take into account the changing nature of immigration in Canada may be detrimental to the capacity of new Canadians to support themselves in their later years.

Our focus is on immigrants at or near the usual retirement age and the extent to which they are able to support themselves in their retirement years. We focus on incomes and labor supply differences between older immigrants and the Canadian born by sex. We also analyze the extent to which older immigrants are more (or less) likely to reside with other family members relative to the Canadian born (possibly) as a way of diminishing the effects of low income on consumption. Data from the confidential master files of the Canadian Census for the years 1991, 1996, 2001 and 2006 are employed. In addition, data from the Survey of Labour and Income Dynamics (SLID) of Statistics Canada are used in parts of the analysis.

Given the limited time span in our data (1991-2006), we do not focus on changes in the retirement income system but rather focus on variation across immigrant arrival cohort in order to explore in a reduce form way the changes across immigrant arrival cohorts in the economic outcomes of immigrants at older ages. We see the cohort patterns as reflecting differences in both immigrant selection policy through time and changes in the international demand for immigration to Canada through time. Finally, we distinguish between immigrants who arrived prior to age 50 versus those who arrived after age 50. The former group is much more likely to include the economic categories of immigrants while the latter group is likely to be dominated by family reunification immigrants. For this latter group, immigration is unlikely to involve a large labour market motive and co-residency with family members already in Canada may be seen as desirable even when it is not necessary.

2. Literature Review

A large literature now exists which documents the deterioration of the earnings of recent cohorts of immigrants in Canada arriving since the early 1970s (see, for examples, Baker and Benjamin, 1994; McDonald and Worswick, 1998; Aydemir and Skuterud, 2005; and Ornstein, 2011). While all of the causes of this poor performance of recent immigrants are not known, recent studies have indicated that around 40 percent of the decline in entry earnings for immigrant men can be attributed to the fact that Canadian born labour market entry cohorts in the 1980s and 1990s also experienced deteriorating earnings (but of a smaller magnitude) and a further 40 percent of the declines can be attributed to the decline in returns to foreign work experience for recent immigrants (see, for example, Green and Worswick, 2004).¹ This decline in the returns to foreign work experience in essence means that an immigrant who arrived at say age 40 with 18 years of work experience no longer receives a significantly higher wage in Canada than does an otherwise similar immigrant who arrived in Canada at age 22 with no foreign work experience. However, this is a relatively new phenomenon since immigrants who arrived in Canada in the 1970s and even early 1980s did receive a significant return on their foreign work experience. This change does appear to be related to immigrant source country. The dramatic shift to new source countries primarily in Asia has been a key part of this change since the small numbers of immigrants who arrive from the UK and the US each year continue to have returns to their foreign work experience that are at least close to the returns to domestic work experience of the Canadian born.

However, a number of authors have found evidence of faster earnings growth after arrival in Canada for more recent arrival cohorts (see, for example, McDonald and Worswick, 2010), suggesting that the very poor outcomes of recent cohorts in terms of entry earnings may not reflect permanent differences in labour market earnings. Therefore, it may be that with enough years of residence in Canada, sufficient earnings growth may occur so that retirement incomes are not negatively affected by the well-documented difficulties that recent cohorts of immigrants have faced shortly after arrival.

It is also important to note that there has been a decline in the earnings of recent labour market entry cohorts of Canadian –born men (see, for example, Beaudry and Green, 2000; Beach and Finnie, 2004 and Green and Townsend, 2010). This pattern of declining earnings at the same age for successive labour market entry cohorts over the 1970s, 1980s and 1990s was apparent across all education levels. In addition, there is evidence that the age-earnings profile has steepened for the 1990s cohorts, and that the entry-level wages increased somewhat after 1997. This highlights the importance of controlling not only for the immigrant arrival cohort but also for the labour market entry cohort. In our analysis, we proxy for the labour market entry cohort by controlling for the birth cohort (which will

¹ See Green and Worswick (2012) for a related study. Aydemir and Skuterud (2005) find similar results. Also relevant is the finding of Hou and Picot (2002) that the rate of having low-income increased across immigrant arrival cohorts in the 1980s and 1990s.

be highly correlated with the labour market entry cohort) in addition to controlling for the usual age effects.

These dramatic changes in both the composition of immigrants coming to Canada and the nature of the experience of recent cohorts in the Canadian labour market are highly relevant to our analysis. The cross cohort declines in entry earnings for immigrants indicate that recent cohorts are likely to have lower lifetime earnings in Canada with which to support themselves and their families both prior to the usual retirement age and after the usual retirement age. Also, the deterioration in the return to work experience means that recent immigrants who come to Canada with a large number of years of foreign work experience are at an even larger disadvantage compared to those from earlier cohorts and also have relatively few years of their remaining working careers in order to generate earnings to support themselves in retirement. Given the dramatic changes in source country distribution of recent immigrants, away from relatively high wage countries (such as the UK and western Europe) and towards relatively low wage countries (such as China and India), recent immigrants who come to Canada with at least some years of work experience may have lower savings than did earlier arrival cohorts whose work experience may have involved higher remuneration prior to arrival in Canada.

While considerable research has been carried out on retirement issues for Canadians (for examples, see Milligan, 2008, Schirle, 2008, and Veall, 2007). Only recently have we seen much work on the retirement prospect of immigrants in Canada. Use the Survey of Labour and Income Dynamics (SLID) to study the retirement incomes of immigrant and non-immigrant Canadians and find that elderly women living alone and post-1970 immigrants are more likely to rely on the means-tested component of Canada's pension system, the Guaranteed Income Supplement (GIS). They see this as evidence of the restricted capacity of these groups to be financially independent in retirement. Also using SLID data, Hum and Simpson (2009) find significant gaps in the private part of both pension incomes and pension contributions for immigrants compared to non-immigrant Canadians. Hum and Simpson provide evidence of no significant gap in the public pension benefits accruing between immigrant and non-immigrant retirees.

A recent paper by Baker, Benjamin and Fan (2009) also analyzes the economic outcomes of elderly immigrants in Canada. Using combined data from the Survey of Consumer Finances (SCF) and SLID covering the period 1981 to 2006, they analyze the composition and levels of income for immigrants. Their focus is on the extent to which these older immigrants experience low income and the roles that Canada's income transfer system plays in determining those outcomes. These authors also look at the role of the family in determining these outcomes, in particular, the role of living arrangements. They find that older immigrants have very poor economic outcomes and this is especially true for those immigrants who have been in Canada for less than 10 years. The age-related transfer programs are found to increase the size of the immigrant/native born disadvantage in the sense that they tend to benefit the Canadian born to a larger extent than they benefit the immigrants.

Our analysis complements those of the previous studies. We investigate whether these findings based on analyses of the SLID and SCF data are also found with the confidential Census data files. A strength of the Census files is the very large sample sizes allowing for a highly disaggregate analysis for immigrants especially by source country. In addition, we extend the analysis of the existing literature along a number of dimensions, most notably in terms of the hours and weeks of work of immigrants as they approach and surpass the usual retirement age.

3. Empirical Approach

Since many immigrants arrive in Canada part way through their working careers, they have fewer years in which to generate eligibility for retirement programs in Canada, and have fewer working years with which to accumulate contributions in private pension accounts. Immigrants as a group likely have difficulty gaining the needed years of contribution to both public and private pension plans due to the fact that a significant part of their working careers may have occurred outside of Canada. In this case, immigrants may rely more heavily on working past the usual retirement age than do the Canadian born in order to support themselves and their families.

Given the direct links between labour market outcomes and retirement income, immigrant characteristics such as years since arrival, period of arrival, country of origin and visible minority status, are likely to be important determinants of both the level and composition of retirement income. Thus, we follow the immigrant earnings literature and employ pseudo-panel regression analysis that allows us to account for both the age at arrival and the number of years of residence in Canada, through the use of combined cross-sections of Census years. We also control for age at arrival in our analysis in order to capture the potential impact on the immigrant's retirement income of having spent a significant proportion of his or her working life outside of Canada. In this regard, it is important to distinguish between the effects of experience obtained in Canada and experience obtained abroad

We consider a range of outcome variables. First, we analyze the total income of respondents defined at the economic family level. We also investigate the co-residency decision by analyzing the number of individuals in the economic family. Next, we analyze the labour market earnings of individual respondents including their decision to work, their log wages and their hours worked. Next, we present estimates based on models of whether the person has private pension income² and, if it is positive, the determinants of the log amount of private pension income. We then present results from models of the incidence of receiving CPP/QPP pension income as well as the determinants of the log amount if positive. Finally, estimates are presented from models of the incidence of receiving OAS/GIS income as well as the determinants of the log amounts if positive.

² Private pension income includes retirement pensions, superannuation and annuities, including those from RRSPs and RRIFs. It does not include withdrawals from a pension plan or RRSP.

In each stage of the analysis, our models are estimated separately by gender and separately by two broad age-at-arrival groups: immigrants who arrived age 25 to 49 and immigrants who arrived at age 50 or older. In each model, we pool the relevant sub-population of immigrants and the Canadian born to facilitate the testing of different effects of key variables on the dependent variables. As an example of the type of reduced form³ regression equation that we estimate, consider the following model where the dependent variable is total income of respondent i 's economic family in period t :

$$Y_{it} = Z_{it}\alpha + FB_i\{\beta + \sum_a \gamma_a AGE_a + \sum_k \delta_k COH_k + \sum_d \eta_d ARR_d + \sum_c \lambda_c COU_c\} + \varepsilon_{it} \quad (1)$$

where the vector Z_{it} contains a full set of education dummy variables, survey year indicators, controls for province and size of place of residence, controls for birth cohort, controls for age between 60-64 (default), 65-69, and 70-74, along with controls for marital status and language spoken at home.⁴ The foreign-born indicator variable, FB_i , is interacted with a set of variables intended to capture immigrant differences in the determinants of the dependent variable relative to its default group (the Canadian born). The groups of interactions are age (AGE_a), arrival cohort indicators (COH_k), age at arrival in Canada (ARR_d), and place of birth (COU_c). The model is estimated separately for immigrants according to the following two age-at-arrival groups: 1) immigrants who arrived age 25 to 49, and 2) immigrants who arrived age 50 or older. The former group is comprised of individuals who came to Canada with a significant fraction of their working careers remaining allowing them time to build up savings to support themselves and their families in retirement. The latter group arrives in Canada at a later stage in life and likely must either live on their savings generated in their home countries or plan to reside with family already resident in Canada. Given that COH, ARR and COU each indicate a set of immigrant-specific indicator variables, it is necessary to specify an immigrant default group by omitting one category of these variables from the estimating equation. The immigrant default group is individuals born in the UK group of countries (see Table A11) who arrived in Canada 1982-86. For regressions based on the native born and immigrants who arrived in Canada age 50 or older 25-49, the immigrant default group consists of immigrants who arrived age 50-59. For regressions based on the native born and immigrants who arrived age 25-49, the immigrant default group consists of immigrants who arrived age 45-49. Note that the immigrant default group in each estimating equation will be captured by the FB indicator and that the other immigrant specific variables measure differences in the immigrant subgroups relative to the immigrant default group.

³ The model is reduced form in the sense that we do not include right hand side controls for endogenous factors that may affect total income such as own labour supply, spouse's labour supply and the presence of dependent children. We see these as important endogenous choices but in the absence of suitable instruments, we do not see it as feasible to estimate structural equations which include these controls.

⁴ Including variables that reflect time varying characteristics such as language fluency raise potential complications since ideally we would want to know such characteristics at entry into the Canadian labour market and with additional years in Canada. Retired immigrants may well report themselves as fluent in English or French but this fluency may only have been achieved after years in Canada.

As mentioned above, we control for birth cohort in the analysis. This follows the approach suggested by Green and Worswick (2012) in terms of benchmarking cohorts of immigrants with cohorts of the Canadian born (based on age of entry into the Canadian labour market) in order to control for general labour market entry effects that could have had significant impacts on subsequent employment outcomes and therefore retirement income.

Given that we have age, birth cohort (for the Canadian born), arrival cohort (for immigrants), age at arrival (for immigrants) and period effects (survey year) effects in our model, it is important to discuss the identification of age from cohort and from period effects. While it is well known that one cannot identify unrestricted experience, period and cohort effects in an econometric model, the restrictions that we impose do allow for the identification of these effects. First, the period effects are modeled as simple survey year intercepts that are constrained to be the same for all agents. Next, since age varies for a respondent across time while birth cohort does not and since we have multiple cross sections of data (three Census years) these effects are identified of the Canadian born since we can effectively track birth cohorts across the survey years while controlling for common period effects.⁵ Similarly, for immigrants, we see the same arrival cohorts in multiple Census years so we are restricting these effects to be the same across time which allows us to identify these arrival cohort effects from the ageing effects coming from the interaction of the immigrant indicator with the age variables. Finally, our age at arrival effects are simple indicator variables which do not vary across time for the same individual so, for a given arrival period, the effect is required to be the same for all immigrants with the same age at landing for different: 1) ages (at time of survey), 2) arrival periods, and 3) survey years. The identification strategy is very similar to the one used in Green and Worswick (2012) in which the same effects are all present but with slightly different parameterizations.⁶

4. Data

Data are employed from the confidential master files of the Canadian Census for the years 1991, 1996, 2001 and 2006. Access to the data has been granted through the Statistics Canada Research Data Centre at the University of New Brunswick in Fredericton. The confidential files of the Canadian Census represent an excellent source of information on the economic activities of immigrants in Canada. Using the master files of the Census means that we have a sufficiently large sample so as to be able to carry out a disaggregate analysis at the source country and arrival cohort level. The detailed income information allows us to separately analyze different sources of income of older immigrants (e.g. CPP/QPP income, and other retirement income, as well as wages and salaries). We also use the detailed information on hours of work in the reference week and weeks of work in the reference year to investigate the role of labour supply choices in determining the incomes of individuals age

⁵ If we had only one survey year, it would not be possible to separate these effects.

⁶ Specifically, Green and Worswick (2012) use a de-trended unemployment rate to measure the period effects rather than survey indicator variables.

60-74. We exclude observations on immigrants who arrived in Canada part way through the Census reference year in order to avoid biases due to the truncation of their income variables.

Other researchers have used the SCF, SLID and the LAD to study the retirement income of immigrant and non-immigrant Canadians. However, we believe that the Census confidential files have key advantages for a project of this kind. The lack of country of origin information in the SCF is a significant drawback. Controlling for education is also important in an analysis of this kind. The LAD data does not contain information on education for the native-born respondents (only for the immigrants landing after 1980 in the LAD-IMDB matched file). The LAD data also does not contain information on hours of work so we would not be able to explore labour supply issues. The SLID data contains extremely detailed information on income as well as education and hours of work information but is limited by small sample sizes of immigrants (especially those above retirement age) that would preclude consideration of the importance of country of birth and age at arrival in Canada.

However, it should be recognized that the Census data do have limitations. They are not longitudinal so quasi-panel methods need to be employed. In addition, prior to 2006, the data are self-reported and not linked to the Canada Revenue Agency data. Also, it is not possible to separately identify Allowance income from GIS income in the Census master files. Consequently, we explore the importance of this issue using confidential data from 1993 to 2008 using the combined 1993, 1996, 1999, 2002 and 2005 panels of the SLID as part of this project.

Table 1 provides mean income levels by survey year at the individual level and at the economic family level broken down by gender and for the three groups of interest: 1) the Canadian born, 2) immigrants who arrived age 25-49 and 3) immigrants who arrived age 50 or older. The upper part of the table contains mean personal income.⁷ For both Canadian born men and women we see a general trend upward in mean income over the period for our sample age range with the increase more pronounced for women than for men. It is worth noting that there is a dip in personal income for the men between 1991 and 1996 and this is also present for the two groups of immigrant men. For immigrant men who arrived at age 50 or older, their mean earnings values decline between 1991 (\$19,710) and 1996 (\$15,779) then recover by 2001 (\$19,991) but fall again by 2006 (\$17,423). The pattern for immigrant men who arrived age 24-49 is generally more positive with a slight dip between 1991 (\$36,033) and 1996 (\$34,341) then strong growth after that leading to a mean income of \$41,136 by 2006. The patterns for immigrant women are generally similar with the magnitude of the declines in earnings between 1991 and 1996 being much smaller than for immigrant men. In general, we find that immigrants who arrived age 24-49 have incomes that are similar to those of the Canadian born and incomes that are much higher than immigrants who arrived at age 50 or older. These patterns are true for both men and women.

⁷ In the descriptive tables, the income values across the four Census samples are adjusted for inflation using the CPI using 2002 as the base year.

While individual income for individuals in our 60-74 age range are no doubt important, family resources are likely to also be an important determinant of the welfare of older Canadian residents. Consequently, we next consider the mean personal income of individuals who are: 1) not living in an economic family (due to living alone) and 2) living in an economic family. Among individuals who are not part of an economic family, we generally see patterns in the sample means that are similar to what was found in the upper panel of the table when individual incomes for all individuals were considered. The only difference relates to the fact that the immigrants who arrived age 25-49 have a slight advantage over their Canadian born counterparts when the sample is restricted in this way.

Next, our focus is placed on individuals residing in economic families. The bottom panel of Table 1 presented means of total economic family income based on the same sample breakdowns as in the upper two panels. The effect is to greatly increase the income available to the immigrant respondents who arrived age 50 or older relative to the immigrants who arrived age 24 to 49 and the Canadian born. In fact, this group now has incomes that are greater than the incomes of the Canadian born in each year except for 2006 for men and in each year for women. The immigrants who arrived in Canada between the ages of 25-49 have family incomes that are higher still for men and are generally comparable to the incomes of the immigrants who arrived age 50 or older. This dramatic increase in the incomes of the immigrants age 24-49 demonstrates the importance of considering the residency arrangements of immigrants especially those who arrive in Canada at older ages.

While immigrants who arrived age 50 or older may have high economic family income, there may also be a large number of economic family members meaning that the per-person resources may not be all that large. We consider this possibility next.

In Table 2, statistics are presented related to income composition across the Census years broken down by immigrant status, the two age-at-arrival groups and gender. Immigrant men and women who arrived at age 25-49 have higher probabilities of working in each Census year than do their Canadian born counterparts or immigrants who arrived at age 50 or older. The pattern across time is generally towards higher probabilities of working but there is a dip in the probability of working in 1996 then an upward trend after that for each group. The incidence of having private pension income is much higher for the Canadian born than for immigrants who arrived at age 50 or older and this is true for men and women. For immigrants who arrived age 25-29, their incidence of having private pension is lower than that of their Canadian born counterparts, however, the differences are relatively small. The time trends indicate increased rates of having private pension income across the four Census years for all groups except for the immigrants who arrived age 50 or older where there is a slight decline for men and a very modest increase for women. Rates of having CPP/QPP income are highest for the Canadian born (at 64.5% to 80.6% for men and 52.7% to 77.6% for women). For immigrants, the rates are close to those of the Canadian born for those who arrived age 25 to 49 and much lower for the immigrants who arrived at older ages. Finally, the rates of having OAS/GIS income are lowest for the immigrants who arrived at age 50 or older relative to the Canadian born or the immigrants who arrived age

25 to 49. For the latter two groups, only small differences in OAS/GIS rates are found. The trends across time are stable with the exception of the immigrant men from the older age-at-arrival group who experience a large increase in their rates of receipt from 22.2% in 1996 to 41.5% in 2006.

Table 3 contains statistics on the family composition in the economic families of respondents by the three immigrant groups, the four Census years and by gender. The possible categories relate to whether the respondent is: 1) the head or spouse of an economic family, 2) a lone parent of an economic family, 3) in the 'other' category of an economic family, or 4) not in an economic family. By looking at the distribution of possible responses, we gain insights into the types of living arrangements employed by the different groups of individuals in our data. For both men and women, immigrants who arrived age 25-49 have similar distributions to their Canadian-born counterparts in each Census year. However, in each case the Canadian-born are somewhat more likely to reside alone (represented by not being in an economic family). In stark contrast, the immigrants who arrived after age 50 are less likely to be in the head or spouse category or in the not in an economic family category and much more likely to be in the other category. For example, in 1991, 24.9% of immigrant men who arrived age 50 or older were in the 'other' category compared with 3.0% for the immigrant men who arrived age 25-49 and 3.7% for Canadian-born men. The differences are even larger for immigrant women at 41.5% for those who arrived age 50 or older but only 7.6% for the other group of immigrant women and 6.7% for the Canadian born women. These differences are not surprising if part of the goal for these immigrants who are older at arrival is to come to Canada to reside with their younger relatives already here and possibly provide assistance through home production such as caring for young children.

The bottom panel of Table 3 contains median economic family size by gender, Census year, and each of the three groups of interest. It is clear that the median economic family size is two in each Census year for both men and women for the Canadian born and immigrants who arrived age 25-49. Median economic family size is twice as large for immigrant men and women who arrived after age 50. This reinforces the importance of considering the family living arrangements when considering the welfare of immigrants older than age 60 living in Canada.

Taken together these statistics indicate that older immigrants in Canada have lower incomes than do the Canadian-born of the same age range and that this effect is concentrated in the immigrants who arrived older than age 50. However, there is also evidence that the effects of the lower incomes on the welfare of these immigrants are mitigated to a certain extent through co-residency, presumably with their younger relatives already resident in Canada. However, it is important to keep in mind that we are not controlling for factors such as birth cohort, immigrant arrival cohort and country of birth in this preliminary analysis. In the multivariate analysis described below, we are able to control for these factors.

5. Results

The next set of tables presents regression and logit results for a range of income and labour market outcomes for older Canadian residents. We estimate models separately for men and women. Given the large number of results presented, we restrict discussion mainly to the results of most interest, namely our controls for immigrants.

a. Total Income

In Table 4a and 4b, we present results from regressions where the dependent variable is based on the family resources that are likely available to support the individual in our sample. Our approach is to take total economic family income and adjust it for the household size using a household equivalence scale, specifically the square root of the number of members of the economic family (see, for example, Barrett, Crossly and Worswick, 2000, and Pendakur, 1998). The equivalence scale takes into account economies of scale in the provision of household consumption and services through its functional form. The family income variable used is the ratio of the economic family income over the square root of the economic family size providing a person-equivalent measure of the resources available (through income generated that year) to provide for the needs of the respondent.

In Table 4a, results are presented from our regression analysis for men. The first two columns are estimated over the combined samples of the Canadian born and immigrants who arrived age 50 or older. The third and fourth columns contain estimates from our analysis over the combined samples of the Canadian born and immigrants age 25-49. In columns one and three, the analysis is carried out only over the sample of individuals who reside in an economic family, whereas in columns two and four, the analysis is carried out over all individuals. The coefficients on the two age dummy variables indicate a slight decline in income for the native born as they age from 60 to 64 to 70 to 74 in each of the four models presented. The coefficient on the immigrant indicator varies from -0.305 to -0.155 across the four columns indicating significantly lower incomes for immigrants compared to the Canadian born with this effect being larger for the immigrants who arrived at age 50 or older. However, it is important to note that this is for immigrants in the default category so it applies to individuals who arrived between 1982 and 1986 and who were born in the UK group of countries. The coefficients on the interactions of the immigrant indicator variable with the two age indicator variables imply an improvement in the incomes of the immigrants who arrived age 50 or older of 17.7 to 21.5% by age 70-74 but the pattern is actually somewhat negative at -6.8 to -9.1% for the immigrants who arrived at younger ages in Canada. This difference may reflect the fact that the older immigrants may need more time in Canada in order to become eligible for OAS/GIS income given the 10 year minimum residency requirement.

The cross arrival cohort patterns indicate that more recent arrival cohorts have significantly lower incomes than did earlier cohorts. This is consistent with the findings of declining earnings shortly after arrival of recent immigrants by a number of authors in the

literature (see, for examples, Aydemir and Skuterud, 2005, and Green and Worswick, 2012). We also see declining incomes with age at arrival for immigrants in both the analysis of the age 50 and older arrivals and the age 25-49 arrivals although the magnitude of this effect is much larger with the former group. Considerable source country variation in income is found for each of the immigrant samples. Immigrants born in Eastern Europe, Africa, Western Asia, and the group of Developed Asia countries have lower incomes than the UK group of immigrants in the default category. The size of these negative effects are especially large in the immigrants older than 50 at arrival analysis. It is interesting that the largest effects relate to the Western Asia and the Developed Asia country groupings. This may reflect cultural differences in migration patterns. For these immigrants, it may be especially important for them to migrate with their adult children even in situations where either their income prospect are low or they have no intention of working but wish to reside with their adult children and possibly grandchildren.

Language spoken at home is correlated with income levels in our sample age range. Lower income is associated with speaking French at home (-12.4% to -13.4%) and speaking a language other than English or French at home (-13.8% to -23.0%) relative to the English default group. The coefficients on the province controls and the size of place of residence controls are largely as expected. Not surprisingly, higher levels of education are associated with higher incomes. The birth cohort variables are generally individually significant. However, the absolute values of the coefficient estimates are typically small without a clear pattern. The coefficients on the Census year variables imply an improvement in incomes for more recent Census years.

In Table 4b, equivalent regression estimates are presented from our analysis over the samples of women. Many of the patterns described above for men are present in these results. One exception is the variation in income by source country for the immigrants which is generally not as pronounced for immigrant women (compared with immigrant men). This difference is especially clear for the immigrant women who arrived age 50 or older.

b. Economic Family Size

In Tables 5a and 5b, estimates from multivariate analysis are presented where the outcomes of interest relate to the size of the economic family and whether the person resides in an economic family or not. Immigrants have on average more family members than do the Canadian born and this is true when we condition on those residing in economic families or also include those living alone. However, the probability of living in an economic family does not appear to vary a great deal between the Canadian born and the immigrants in the default group. These patterns are generally similar for men and women and according to the two immigrant arrival age groups. The number of family members is found to fall as the respondent ages and this effect is much larger for immigrants especially those in the older age at arrival grouping. The cross arrival cohort pattern indicates that more recent arrival cohorts of immigrants have larger economic families on average and this is true for both male and female immigrants. For immigrants who arrive in Canada

after the age of 50, the older that the immigrant is at arrival, the larger is their economic family with coefficient estimates of 0.74 to 0.8 for men in the 70 to 79 age at arrival range. Considerable variation in family size is present by immigrant source country with immigrants born in Africa, Asia, and the Caribbean having especially large effects. Comparing these patterns to what was found in Tables 4a and 4b, there is strong evidence that the immigrants with the relatively low incomes are the ones living in larger economic families. This supports the hypothesis that immigrants use co-residency as a way to at least partially offset a lack of financial resources available to support older immigrants.

c. Earnings and Labour Supply

Next, we analyze the decision to work for income, total earnings and total hours worked if employed of immigrants and the Canadian born in the age range of 60 to 74. We defined a person as working if they are either employed or self-employed. The earnings variable is the sum of earnings from wage and salary employment and net self employment income. The hours of work variable is similarly defined. The same set of right hand side controls are included in each model as were used in Tables 4a, 4b, 5a and 5b.

In Table 6a, estimates from probit estimation and regression analysis are presented for the case of men. The first and fourth columns contain marginal effects from probit estimation of models of the decision to work for income either in paid employment or self-employment. We generally do not see large differences in the probability of working between the Canadian born and either the immigrants who arrived older than age 50 or those who arrived age 25 to 49. For the latter group, immigrants in the default category have probabilities of working that are approximately 9.4% larger than for the Canadian born base case. There is some evidence of a trend towards lower probabilities of being employed (over this age range) for more recent arrival cohorts for both the older arrival immigrants and the younger arrival immigrants (at least relative to the 1982 to 1986 cohort base case). Larger differences by immigrant status are found in the earnings and the hours of work regression analysis where we condition on being either in wage employment or self-employment.⁸ In the analysis of immigrant men who were 50 or older at arrival, the earnings of immigrants in the default group are 26.3% lower than the Canadian born, but for the case of the immigrant men who arrived age 25-49, the equivalent difference is positive at 19.1%. In the latter case, this group of immigrant men work 113.5 hours more than their Canadian born counterparts. Immigrant men who arrived age 60 or older work fewer hours and earn less income than men who arrived age 50-59. Among the immigrants who arrived after age 50, those from various parts of Asia are less likely to work at all, and

⁸ One could estimate a Tobit model or more generally a selection model to factor in the decision to work. However, given our reduced form approach and the lack of suitable instruments for the participation decision in the Census data, we decided to instead estimate models only over the sample of people who are either employed or self-employed so as to characterize the labour supply behavior conditional on working for income. We see this estimation as complementary to the probit estimation on the decision to work.

the employed work fewer hours and earn less income. Immigrants who arrived age 25 to 49 from East Asia work more hours but tend to earn less income.

In Table 6b, estimates from an equivalent set of analyses are presented for the case of women. Generally, we see strong similarities in terms of the qualitative nature of the results when compared with the results for men in Table 6a. However, we do not see lower earnings for the immigrants in the default group in the analysis of immigrants who arrived after age 50 nor do we see higher earnings in this comparisons in the analysis of the immigrants who arrived age 25-49. Women who arrived age 50-59 and who are age 65 or older are more likely to be employed, and if employed have higher earnings and work more hours.

In summary, immigrants who arrive at younger ages (25-49) are more likely to be employed at older ages and if they are employed, they tend to work longer hours than their Canadian born counterparts. This generally greater labour supply for these immigrant men coincides with higher earnings relative to otherwise similar Canadian born men. For immigrant men who arrived after age 50 the patterns are more complex. Their employment decisions do not differ greatly from their Canadian born counterparts; however, if they work, their hours or work at least over the age range of 65 to 74 tend to be higher. For these immigrant men, those from the Asian countries tend to work fewer hours and have lower earnings than do immigrant men from other source countries. For immigrant women, the patterns of the results are similar to what was found for immigrant men with the magnitude of the overall differences being somewhat smaller as reflected by the insignificant coefficients on the immigrant indicator in the earnings and hours of work models.

d. Private Pension Income

Next, we investigate the extent to which immigrants have private pension income and, if they have it, the amounts that they receive, using otherwise similar Canadian born individuals as the benchmark for comparison. In Tables 7a and 7b, we present marginal effects from probit estimation of the incidence of private pension income and regression analysis of log pension income using the same specifications and sample definitions as above. Immigrant men who arrived in Canada age 25-49 are 26.5% less likely to have private pension income and, if they have it, their income from private pensions is 61.3% lower compared to the Canadian born with the same observable characteristics. For immigrant men who arrived in Canada at older ages, the differences are much smaller at a 4.4% lower probability than the Canadian born to receive private pension income, and a statistically insignificant difference in the level of private pension income (if it is received). The cross arrival cohort pattern for both groups of immigrant men is towards lower probability of receipt of private pension income but the patterns in the pension income regressions are unclear. Immigrant men from non-traditional countries have much lower values for incidence and amount of private pension income, with larger absolute values of these effects for men who arrived age 50 or older than for men who arrived age 25-49. For women, similar patterns are found by source country and age at arrival. One important difference relates to the source country variation in the level of private pension income for

immigrant women who arrived age 25-49. Relative to what was found for immigrant men, the source country effects are much closer to zero and in many cases are not statistically significant.

Taken together, these findings indicate that immigrants have relatively less income from private pensions compared with the Canadian born and that these differences are large for all immigrants who arrived at younger ages (25-49) and especially for immigrants from non-traditional source countries. There is some evidence that immigrants from traditional source countries who arrive at older ages have private pension income that is similar to the Canadian born; however, for immigrants who arrive at older ages, the incidence and level of private pension income are especially low for both immigrant men and immigrant women.

e. Government Pension Income

Next, our attention turns to the role of government sources in the provision of income to older immigrants in Canada. In Tables 8a and 8b, estimates are presented for models of the incidence of receipt of CPP/QPP and the amount of income received from this source (if any) for men and women separately. Male immigrants are 19 to 24% less likely to receive CPP/QPP than Canadian-born, and those who do receive this income have smaller amounts. These differences widen with age for men who arrived age 50 or older but narrow for men who arrived age 25-49. Immigrant men who arrived age 60 or older who do have CPP/QPP income receive higher amounts than do younger arrivals. Arrival period cohort effects are large and negative for more recent arrivals but become increasingly smaller for earlier arrivals. Large negative effects are found for non-traditional source countries especially for the case of the amount of CPP/QPP regressions for the older arrival immigrants. In Table 8a, similar results are found for immigrant women with evidence of an even larger cross cohort decline in the incidence and level of CPP/QPP income for immigrant women who arrived at age 50 or older (relative to their male counterparts).

We consider income from Old Age Security and the Guaranteed Income Supplement. For immigrant men arriving age 50-59, they have comparable incidence of OAS/GIS to the Canadian-born. However, their incidence of receiving this income declines with age. Immigrant men who arrived age 60 or older have in the order of a 50% lower incidence of receiving pension income than those younger arrivals. Considerable variation is present by source country in terms of the level of income from OAS/GIS received especially among the immigrant men who arrived after age 50. In general, those men from non-traditional source countries who do receive benefits receive 12 to 30% more than do the Canadian born. In contrast, for immigrant men who arrived age 25-49, we do not see large differences in their incidence or level of income received from OAS/GIS relative to otherwise similar Canadian born men. Comparing these results to those of Table 9b, we find that the overall pattern of the results is similar for immigrant women. However, one exception relates to the overall incidence of OAS/GIS which is lower for most immigrant women who arrived over the age of 50.

One of the disadvantages of the Canadian Census is the fact that OAS/GIS income cannot be separately identified. This poses a challenge in terms of the interpretation of this combined source of retirement income due to the fact that GIS is means-tested while OAS is not. For recent immigrants, who on average have lower incomes than their predecessors, they will be more likely to be eligible for GIS due to their low income.

In Appendix Table A10, we present crosstabs based on the combined samples of all of the SLID panels (using the 1993, 1996, 1999, 2002 and 2005 panels covering the years 1993-2008). We combine the SLID cross-sectional samples in this way in order to generate a sufficiently large sample of immigrants in order to have reliable estimates. For each age group and gender (by immigrant status), the table contains the percent with GIS income, the percent with OAS income, the amount of GIS income, the amount of OAS income and the total of OAS and GIS income. Overall GIS/OAS is somewhat lower for immigrants (with some exceptions) but GIS makes up a larger share of immigrant income (and immigrants receive a larger amount on average of GIS income). This is consistent with the idea that immigrants are more likely to have low income and hence be eligible for GIS.

6. Conclusions

Results have been presented related to the receipt of income by source, the level of total income, as well as income from government sources (CPP/QPP and OAS/GIS) estimated over the sample of Canadian residents age 60 to 74. In addition, we compare the labour supply and earnings of immigrants and Canadian residents. We also analyze the number of individuals residing with the respondent (in the economic family) and adjust our analysis of total income to adjust for both family income and number of family members. By analyzing these different dimensions of immigrant outcomes, our analysis sheds light on the likely welfare of older immigrants and the actions that they may take to mitigate the effects of lower income, such as through greater labour supply and through co-residency with other family members.

Older immigrants in Canada are found to have lower incomes than the Canadian-born of the same age range and that this effect is concentrated in the immigrants who arrived older than age 50. However, there is also evidence that the effects of the lower incomes on the welfare of these immigrants are mitigated to a certain extent through co-residency, presumably with their younger relatives already resident in Canada.

We carried out an analysis of total economic family income after making an adjustment for the number of members of the economic family (by dividing by an equivalence scale). The cross arrival cohort patterns indicate that more recent arrival cohorts have significantly lower incomes than did earlier cohorts. We also see declining incomes with age at arrival for immigrants. Immigrants born in Eastern Europe, Africa, and Asia have lower incomes

than UK immigrants. The size of these negative effects are especially larger for immigrants who were older than 50 at arrival in Canada.

Immigrants reside with, on average, more family members than do the Canadian born. However, the probability of living in an economic family does not appear to vary a great deal between the Canadian born and the immigrants in the default group. The cross arrival cohort pattern indicates that more recent arrival cohorts of immigrants have larger economic families on average. Immigrants born in Africa, Asia, and the Caribbean have especially large economic families indicating a higher rate of co-residency. Comparing these patterns to what was found in the income analysis, there is a clear pattern of immigrant groups with relatively low average incomes being the ones living in larger economic families. This supports the hypothesis that immigrants use co-residency as a way to at least partially offset a lack of financial resources available to support older immigrants.

Immigrants who arrive at younger ages (25-49) are more likely to be employed and if they are employed, they tend to work longer hours than their Canadian born counterparts. This generally greater labour supply for these immigrants coincides with higher earnings relative to otherwise similar Canadian born. For immigrants who arrived after age 50, their employment decisions do not differ greatly from their Canadian born counterparts; however, if they work, their hours of work, at least over the age range of 65 to 74, tend to be higher. Those from Asian countries tend to work fewer hours and have lower earnings than do immigrants from other source countries.

In terms of pension income, immigrants have relatively less income from private pensions compared with the Canadian born and these differences are especially large for immigrants from non-traditional source countries. Immigrants from non-traditional source countries have low levels of CPP/QPP income relative to immigrants from traditional source countries or the Canadian born. In terms of OAS/GIS income, immigrant men who arrived age 60 or older have in the order of 50% lower incidence of receiving pension income than do younger arrival immigrants. Immigrants from non-traditional source countries who do receive benefits receive 12 to 30% more than do the Canadian born. In contrast, for immigrant men who arrived age 25-49, we do not see large differences in their incidence or level of income received from OAS/GIS relative to otherwise similar Canadian born men.

Overall, we find that older immigrants in Canada, particularly recent arrivals, have significantly lower levels of both private and public pension income, and some of these immigrants also work significantly more than immigrants who arrived at younger ages and the native-born. Income differentials are especially pronounced for immigrants from non-traditional source countries. However, at the level of the economic family, differences in total income are smaller, and immigrants also live in significantly larger economic families. It thus appears that these immigrants are relying on (extended) family members for financial support, which likely reduces income available per person in those households. This is not necessarily sub-optimal from the family's perspective however, particularly if it

facilitates migration to Canada for older family members while helping those family members to avoid living in poverty.

Given the nature of the reduced form analysis, it should be emphasized that we cannot specifically attribute causation to significant variables. However, there is evidence of lower incomes for recent immigrants at older ages. This accompanied with evidence of a greater tendency towards co-residency naturally raises the concern that these immigrants are having difficulty supporting themselves. However, given that co-residency appears to be an effective way for older immigrants to avoid low consumption in retirement, a targeted approach to any policy interventions would be needed. Focusing on income levels alone would not be sufficient since low income older immigrants may have 'good to very good' standards of living if they are residing with economically successful younger family members. That said there are reasons to be concerned that some older immigrants have both low incomes and low standards of living. Future research should continue to monitor the incomes of older immigrants in Canada, ideally using new data sources on older immigrants in Canada. Targeted interventions through the retirement income system may be needed. Also, by identifying the groups most at risk of low standards of living at older ages, it may be possible to reform immigration policy (both selection and settlement) to minimize the risk that future arrival cohorts of immigrants suffer similar hardships.

Table 1: Average Incomes by Immigrant Status and Census Year

	Income Level			
	1991	1996	2001	2006
MEN	Average Personal Income (all persons)			
FB-arrived 50+	19710	15779	19991	17423
FB-arrived 24-49	37250	33834	36818	40756
CDN born	36003	34341	36577	41136
WOMEN				
FB-arrived 50+	10954	9981	12704	11520
FB-arrived 24-49	18764	18683	20247	22953
CDN born	18379	18441	19784	22332
MEN	Average Personal Income (not in EF)			
FB-arrived 50+	21029	19574	22426	21864
FB-arrived 24-49	32619	29744	33686	36458
CDN born	27946	27411	28587	31180
WOMEN				
FB-arrived 50+	16341	15274	17094	16056
FB-arrived 24-49	25505	24326	25611	28507
CDN born	24031	23628	24419	26700
MEN	Average Family Income (in EF only)			
FB-arrived 50+	63163	57445	70333	68164
FB-arrived 24-49	67767	64659	73842	81552
CDN born	59459	57086	61718	69863
WOMEN				
FB-arrived 50+	65587	60105	73004	72449
FB-arrived 24-49	62920	60328	68167	75460
CDN born	56444	54281	57923	64640

Note:

1. Inflation adjusted (2002=100)
2. The sample age range is 60-74.
3. FB-arrived 50+ is the sample of all immigrant individuals in our age range who arrived in Canada at age 50 or older. FB-arrived 24-49 is the sample of all immigrant individuals in our age range who arrived in Canada age 24 to 59. CDN born is the sample of all individuals in our age range who were born in Canada.

Table 2: Incidence of Income by Source and Immigrant Status

	1991	1996	2001	2006
MEN				
	Proportion working			
FB-arrived 50+	0.259	0.178	0.232	0.263
FB-arrived24-49	0.324	0.274	0.325	0.382
CDN born	0.283	0.256	0.276	0.335
WOMEN				
FB-arrived 50+	0.108	0.085	0.107	0.120
FB-arrived24-49	0.157	0.136	0.169	0.224
CDN born	0.130	0.124	0.142	0.198
MEN				
	Has Private Pension Income			
FB-arrived 50+	0.186	0.147	0.166	0.168
FB-arrived24-49	0.388	0.428	0.406	0.456
CDN born	0.439	0.484	0.515	0.542
WOMEN				
FB-arrived 50+	0.117	0.099	0.117	0.127
FB-arrived24-49	0.228	0.289	0.334	0.403
CDN born	0.245	0.313	0.383	0.439
MEN				
	Has CPP/QPP income			
FB-arrived 50+	0.288	0.322	0.505	0.342
FB-arrived24-49	0.592	0.729	0.701	0.662
CDN born	0.645	0.781	0.806	0.779
WOMEN				
FB-arrived 50+	0.226	0.302	0.362	0.282
FB-arrived24-49	0.507	0.673	0.676	0.678
CDN born	0.527	0.693	0.755	0.776
MEN				
	Has OAS/GIS income			
FB-arrived 50+	0.222	0.232	0.489	0.415
FB-arrived24-49	0.514	0.587	0.532	0.526
CDN born	0.523	0.535	0.530	0.508
WOMEN				
FB-arrived 50+	0.298	0.303	0.596	0.498
FB-arrived24-49	0.639	0.696	0.648	0.611
CDN born	0.656	0.662	0.644	0.590

Note:

1. Inflation adjusted (2002=100)
2. The sample age range is 60-74.
3. FB-arrived 50+ is the sample of all immigrant individuals in our age range who arrived in Canada at age 50 or older. FB-arrived 24-49 is the sample of all immigrant individuals in our age range who arrived in Canada age 24 to 59. CDN born is the sample of all individuals in our age range who were born in Canada.

Table 3: Family Size by Immigrant Status

		1991	1996	2001	2006
MEN					
FB-arrived 50+	Head/spouse	0.656	0.658	0.643	0.611
	Other	0.249	0.262	0.270	0.309
	Lone parent	0.023	0.022	0.026	0.022
	not in EF	0.072	0.058	0.061	0.058
FB-arrived 24-49	Head/spouse	0.829	0.822	0.823	0.816
	Other	0.030	0.034	0.038	0.042
	Lone parent	0.016	0.018	0.019	0.022
	not in EF	0.125	0.125	0.120	0.120
CDN born	Head/spouse	0.781	0.781	0.778	0.772
	Other	0.037	0.033	0.029	0.030
	Lone parent	0.016	0.015	0.016	0.015
	not in EF	0.166	0.171	0.177	0.183
WOMEN					
FB-arrived 50+	Head/spouse	0.350	0.354	0.364	0.350
	Other	0.415	0.422	0.414	0.448
	Lone parent	0.078	0.088	0.094	0.083
	not in EF	0.157	0.135	0.129	0.118
FB-arrived 24-49	Head/spouse	0.637	0.614	0.614	0.614
	Other	0.076	0.089	0.089	0.096
	Lone parent	0.053	0.060	0.072	0.079
	not in EF	0.234	0.237	0.225	0.211
CDN born	Head/spouse	0.575	0.584	0.598	0.614
	Other	0.067	0.059	0.044	0.044
	Lone parent	0.054	0.053	0.055	0.046
	not in EF	0.304	0.304	0.303	0.296

Median Size of EF

MEN					
FB-arrived 50+		4	4	4	4
FB-arrived 24-49		2	2	2	2
CDN born		2	2	2	2
WOMEN					
FB-arrived 50+		4	4	4	4
FB-arrived 24-49		2	2	2	2
CDN born		2	2	2	2

Note:

1. Inflation adjusted (2002=100)
2. The sample age range is 60-74.
3. FB-arrived 50+ is the sample of all immigrant individuals in our age range who arrived in Canada at age 50 or older. FB-arrived 24-49 is the sample of all immigrant individuals in our age range who arrived in Canada age 24 to 59. CDN born is the sample of all individuals in our age range who were born in Canada.

Table 4a: Economic Family Total Income, Men aged 60-74

	NB, FB Arrived 50+		NB, FB Arrived 25-49	
	EF Income, Individuals in Economic Families	EF Income, All Individuals ¹	EF Income, Individuals in Economic Families	EF Income, All Individuals ¹
	OLS	OLS	OLS	OLS
Age 65-69	-0.0356** [0.00300]	-0.00941** [0.00300]	-0.0272** [0.00287]	-0.00152 [0.00287]
Age 70-74	-0.0417** [0.00454]	-0.0103* [0.00448]	-0.0240** [0.00423]	0.00644 [0.00419]
FB	-0.305** [0.0192]	-0.273** [0.0191]	-0.177** [0.0157]	-0.155** [0.0156]
Age 65-69 X FB	0.128** [0.0118]	0.101** [0.0118]	-0.0389** [0.00509]	-0.0563** [0.00507]
Age 70-74 X FB	0.215** [0.0126]	0.177** [0.0126]	-0.0678** [0.00534]	-0.0911** [0.00529]
Arrived 2002-06	-0.152** [0.0239]	-0.126** [0.0243]	--	--
Arrived 1997-01	-0.106** [0.0185]	-0.0866** [0.0186]	--	--
Arrived 1992-96	-0.0944** [0.0144]	-0.0753** [0.0145]	-0.204** [0.0345]	-0.178** [0.0340]
Arrived 1987-91	-0.0559** [0.0142]	-0.0401** [0.0142]	-0.118** [0.0226]	-0.110** [0.0224]
Arrived 1977-81	0.0415** [0.0159]	0.0423** [0.0157]	0.0929** [0.0169]	0.0803** [0.0169]
Arrived 1972-76	0.0314 [0.0201]	0.0377+ [0.0195]	0.118** [0.0158]	0.114** [0.0157]
Arrived 1967-71	0.0229 [0.0385]	0.0344 [0.0376]	0.140** [0.0160]	0.136** [0.0159]
Arrived 1962-66	0.332* [0.163]	0.311+ [0.160]	0.155** [0.0163]	0.152** [0.0163]
Arrived < 1962	--	--	0.175** [0.0166]	0.172** [0.0166]
Arrived age 60-64	-0.120** [0.0113]	-0.123** [0.0112]	--	--
Arrived age 65-69	-0.209** [0.0172]	-0.222** [0.0173]	--	--
Arrived age 70-74	-0.222** [0.0340]	-0.236** [0.0349]	--	--
Arrived age 25-34	--	--	0.0303** [0.00955]	0.0355** [0.00945]
Arrived age 35-44	--	--	0.00573 [0.00885]	0.00843 [0.00873]
Born USA	0.0666** [0.0200]	0.0467* [0.0192]	0.0290** [0.00942]	0.00861 [0.00958]
Born WEUR	0.116** [0.0205]	0.0967** [0.0202]	-0.0234** [0.00520]	-0.0253** [0.00510]
Born EEUR	-0.133**	-0.169**	-0.0282**	-0.0506**

	[0.0224]	[0.0218]	[0.00652]	[0.00632]
Born AFR	-0.0806**	-0.115**	0.0374**	0.00736
	[0.0283]	[0.0282]	[0.0116]	[0.0118]
Born South AFR	0.0387	-0.0218	0.0444	0.0506
	[0.0622]	[0.0629]	[0.0330]	[0.0310]
Born WASIA	-0.240**	-0.266**	-0.116**	-0.121**
	[0.0243]	[0.0242]	[0.0161]	[0.0164]
Born SASIA	0.120**	0.110**	0.00719	0.0146
	[0.0177]	[0.0176]	[0.00930]	[0.00931]
Born EASIA	0.0296+	0.0151	-0.0221*	-0.0214*
	[0.0170]	[0.0168]	[0.00908]	[0.00902]
Born ASIAddev	-0.199**	-0.209**	-0.133**	-0.135**
	[0.0237]	[0.0234]	[0.0152]	[0.0156]
Born CAM	-0.0886**	-0.105**	-0.0585**	-0.0832**
	[0.0197]	[0.0194]	[0.00809]	[0.00824]
French spoken at home	-0.134**	-0.130**	-0.126**	-0.124**
	[0.00368]	[0.00360]	[0.00328]	[0.00322]
Other lang spoken at home	-0.230**	-0.219**	-0.146**	-0.138**
	[0.00631]	[0.00617]	[0.00384]	[0.00376]
Single	-0.0537**	-0.468**	-0.0560**	-0.470**
	[0.00684]	[0.00414]	[0.00667]	[0.00393]
Widowed/Sep/Divorced	0.0120*	-0.294**	-0.00155	-0.302**
	[0.00468]	[0.00265]	[0.00443]	[0.00250]
ATL	-0.207**	-0.201**	-0.202**	-0.196**
	[0.00284]	[0.00281]	[0.00274]	[0.00271]
PQ	-0.138**	-0.136**	-0.143**	-0.140**
	[0.00383]	[0.00374]	[0.00330]	[0.00323]
MB & SK	-0.0599**	-0.0618**	-0.0588**	-0.0611**
	[0.00303]	[0.00300]	[0.00288]	[0.00285]
AB	-0.0126**	-0.0131**	-0.0196**	-0.0200**
	[0.00318]	[0.00311]	[0.00295]	[0.00289]
BC	-0.0877**	-0.0969**	-0.0914**	-0.101**
	[0.00277]	[0.00273]	[0.00245]	[0.00243]
CMA/CA outside of MTV	-0.133**	-0.116**	-0.135**	-0.119**
	[0.00204]	[0.00200]	[0.00185]	[0.00182]
Rural	-0.262**	-0.231**	-0.265**	-0.237**
	[0.00223]	[0.00220]	[0.00209]	[0.00205]
Less than HS	-0.236**	-0.244**	-0.231**	-0.238**
	[0.00241]	[0.00238]	[0.00228]	[0.00225]
Trade school	-0.0804**	-0.0748**	-0.0768**	-0.0705**
	[0.00286]	[0.00284]	[0.00265]	[0.00263]
Diploma	0.0990**	0.101**	0.101**	0.102**
	[0.00321]	[0.00321]	[0.00293]	[0.00295]
Degree	0.364**	0.372**	0.369**	0.375**
	[0.00372]	[0.00365]	[0.00341]	[0.00338]
Higher Degree	0.469**	0.487**	0.492**	0.508**
	[0.00492]	[0.00484]	[0.00422]	[0.00419]
Professional Degree	0.322**	0.319**	0.373**	0.373**
	[0.0104]	[0.0104]	[0.00868]	[0.00871]
Born 1946-50	0.0411**	0.0326**	0.0411**	0.0352**

Born 1936-40	[0.00639] -0.0171**	[0.00658] -0.000697	[0.00606] -0.0233**	[0.00621] -0.00601+
Born 1931-35	[0.00384] 0.00139	[0.00385] 0.0359**	[0.00356] -0.0213**	[0.00358] 0.0148**
Born 1926-30	[0.00514] 0.0213**	[0.00514] 0.0745**	[0.00473] -0.0113+	[0.00475] 0.0447**
Born 1921-25	[0.00689] 0.0311**	[0.00687] 0.0982**	[0.00633] -0.00435	[0.00635] 0.0651**
Born 1916-20	[0.00887] -0.0114	[0.00882] 0.0628**	[0.00812] -0.0547**	[0.00812] 0.0222*
Census year 2001	[0.0108] -0.155**	[0.0107] -0.167**	[0.00993] -0.151**	[0.00989] -0.163**
Census year 1996	[0.00309] -0.322**	[0.00305] -0.343**	[0.00285] -0.295**	[0.00283] -0.320**
Census year 1991	[0.00481] -0.382**	[0.00477] -0.414**	[0.00440] -0.351**	[0.00439] -0.386**
Constant	[0.00666] 10.84**	[0.00661] 10.78**	[0.00610] 10.83**	[0.00609] 10.78**
Observations	803,648	983,367	916,715	1,116,868
R-squared	0.221	0.219	0.223	0.223

Robust standard errors in
brackets

Notes:

1. All individuals, with economic family income set equal to total personal income for individuals not in an economic family.
2. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 4b: Economic Family Total Income, Women aged 60-74

	NB, FB Arrived 50+		NB, FB Arrived 25-49	
	EF Income, Individuals in Economic Families	EF Income, All Individuals ¹	EF Income, Individuals in Economic Families	EF Income, All Individuals ¹
	OLS	OLS	OLS	OLS
Age 65-69	0.00766** [0.00270]	0.0266** [0.00258]	0.0112** [0.00260]	0.0299** [0.00249]
Age 70-74	4.01e-05 [0.00424]	0.0189** [0.00394]	0.00767+ [0.00400]	0.0259** [0.00372]
FB	-0.278** [0.0171]	-0.297** [0.0166]	-0.121** [0.0139]	-0.120** [0.0138]
Age 65-69 X FB	0.114** [0.00983]	0.0869** [0.0103]	-0.0150** [0.00501]	-0.0337** [0.00490]
Age 70-74 X FB	0.225** [0.0107]	0.184** [0.0110]	-0.0228** [0.00548]	-0.0452** [0.00518]
Arrived 2002-06	-0.0605** [0.0204]	-0.0436+ [0.0223]	--	--
Arrived 1997-01	-0.0229 [0.0158]	-0.00453 [0.0168]	--	--
Arrived 1992-96	-0.0338** [0.0119]	-0.0129 [0.0126]	-0.201** [0.0319]	-0.167** [0.0327]
Arrived 1987-91	-0.0188 [0.0118]	-0.0169 [0.0123]	-0.104** [0.0198]	-0.0820** [0.0198]
Arrived 1977-81	0.0447** [0.0130]	0.0493** [0.0131]	0.0664** [0.0144]	0.0796** [0.0144]
Arrived 1972-76	0.0799** [0.0162]	0.110** [0.0155]	0.0826** [0.0136]	0.0866** [0.0136]
Arrived 1967-71	0.0487 [0.0314]	0.0871** [0.0284]	0.115** [0.0139]	0.123** [0.0137]
Arrived 1962-66	0.00156 [0.392]	0.0159 [0.282]	0.119** [0.0143]	0.133** [0.0141]
Arrived < 1962	--	--	0.132** [0.0147]	0.134** [0.0144]
Arrived age 60-64	-0.0782** [0.00970]	-0.0742** [0.0101]	--	--
Arrived age 65-69	-0.154** [0.0146]	-0.136** [0.0156]	--	--
Arrived age 70-74	-0.236** [0.0302]	-0.183** [0.0325]	--	--
Arrived age 25-34	--	--	0.00906 [0.00910]	0.0169* [0.00852]
Arrived age 35-44	--	--	-0.00851 [0.00820]	-0.00795 [0.00770]
Born USA	0.0624** [0.0189]	0.0320+ [0.0177]	0.0233* [0.00962]	0.00776 [0.00878]
Born WEUR	0.101** [0.0197]	0.124** [0.0190]	-0.0321** [0.00538]	-0.0292** [0.00490]
Born EEUR	-0.0586**	-0.115**	-0.0516**	-0.0671**

	[0.0200]	[0.0186]	[0.00685]	[0.00612]
Born AFR	0.0194	0.0674**	0.0254+	0.0280*
	[0.0241]	[0.0238]	[0.0130]	[0.0125]
Born South AFR	-0.0365	-0.0325	0.0352	0.0500+
	[0.0613]	[0.0573]	[0.0323]	[0.0278]
Born WASIA	-0.104**	-0.0325	-0.103**	-0.0799**
	[0.0230]	[0.0223]	[0.0184]	[0.0174]
Born SASIA	0.151**	0.254**	0.104**	0.138**
	[0.0164]	[0.0156]	[0.0106]	[0.0106]
Born EASIA	0.0593**	0.137**	0.0267**	0.0529**
	[0.0156]	[0.0146]	[0.00842]	[0.00828]
Born ASIAddev	-0.0842**	-0.0368+	-0.0441**	-0.0315*
	[0.0222]	[0.0218]	[0.0145]	[0.0141]
Born CAM	-0.0793**	-0.0152	-0.109**	-0.0822**
	[0.0172]	[0.0166]	[0.00825]	[0.00784]
French spoken at home	-0.117**	-0.124**	-0.114**	-0.120**
	[0.00344]	[0.00308]	[0.00311]	[0.00279]
Other lang spoken at home	-0.183**	-0.152**	-0.131**	-0.106**
	[0.00545]	[0.00529]	[0.00374]	[0.00350]
Single	-0.0435**	-0.423**	-0.0646**	-0.434**
	[0.00563]	[0.00364]	[0.00546]	[0.00346]
Widowed/Sep/Divorced	-0.0266**	-0.348**	-0.0500**	-0.361**
	[0.00242]	[0.00156]	[0.00229]	[0.00147]
ATL	-0.194**	-0.174**	-0.187**	-0.168**
	[0.00266]	[0.00244]	[0.00259]	[0.00237]
PQ	-0.130**	-0.131**	-0.130**	-0.131**
	[0.00359]	[0.00322]	[0.00314]	[0.00283]
MB & SK	-0.0742**	-0.0702**	-0.0722**	-0.0676**
	[0.00287]	[0.00256]	[0.00277]	[0.00247]
AB	-0.0306**	-0.0324**	-0.0325**	-0.0331**
	[0.00305]	[0.00276]	[0.00286]	[0.00258]
BC	-0.0925**	-0.101**	-0.0931**	-0.100**
	[0.00265]	[0.00245]	[0.00238]	[0.00219]
CMA/CA outside of MTV	-0.134**	-0.121**	-0.138**	-0.124**
	[0.00194]	[0.00174]	[0.00179]	[0.00161]
Rural	-0.271**	-0.231**	-0.275**	-0.236**
	[0.00211]	[0.00190]	[0.00199]	[0.00180]
Less than HS	-0.223**	-0.233**	-0.219**	-0.228**
	[0.00201]	[0.00185]	[0.00189]	[0.00173]
Trade school	-0.0321**	-0.0507**	-0.0321**	-0.0485**
	[0.00354]	[0.00326]	[0.00325]	[0.00299]
Diploma	0.142**	0.140**	0.144**	0.142**
	[0.00260]	[0.00238]	[0.00243]	[0.00222]
Degree	0.404**	0.403**	0.413**	0.411**
	[0.00432]	[0.00382]	[0.00391]	[0.00346]
Higher Degree	0.535**	0.541**	0.561**	0.562**
	[0.00869]	[0.00730]	[0.00742]	[0.00630]
Professional Degree	-0.0350	-0.0246	0.272**	0.250**
	[0.0382]	[0.0344]	[0.0266]	[0.0245]
Born 1946-50	0.0326**	0.0224**	0.0339**	0.0244**

Born 1936-40	[0.00607] -0.00800*	[0.00602] 0.0191**	[0.00576] -0.00957**	[0.00572] 0.0185**
Born 1931-35	[0.00357] 0.0155**	[0.00347] 0.0732**	[0.00337] 0.00852+	[0.00326] 0.0674**
Born 1926-30	[0.00483] 0.0415**	[0.00460] 0.125**	[0.00452] 0.0295**	[0.00431] 0.115**
Born 1921-25	[0.00647] 0.0527**	[0.00615] 0.148**	[0.00604] 0.0406**	[0.00574] 0.139**
Born 1916-20	[0.00829] 0.0164	[0.00782] 0.119**	[0.00772] 0.00326	[0.00729] 0.109**
Census year 2001	[0.0103] -0.142**	[0.00956] -0.168**	[0.00959] -0.148**	[0.00889] -0.174**
Census year 1996	[0.00294] -0.308**	[0.00274] -0.338**	[0.00276] -0.294**	[0.00257] -0.329**
Census year 1991	[0.00455] -0.377**	[0.00426] -0.421**	[0.00424] -0.366**	[0.00398] -0.414**
Constant	[0.00627] 10.76**	[0.00586] 10.70**	[0.00584] 10.76**	[0.00546] 10.70**
Observations	782,921	1,120,077	862,801	1,232,400
R-squared	0.203	0.217	0.207	0.227

Robust standard errors in
brackets

Note:

1. All individuals, with economic family income set equal to total personal income for individuals not in an economic family.
2. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 5a: Family Size, Men aged 60-74

	NB, FB Arrived age 50+			NB, FB Arrived age 25-49		
	Size of EF ¹	Size of EF ²	Not in an EF	Size of EF ¹	Size of EF ²	Not in an EF
	OLS	OLS	Probit ME	OLS	OLS	Probit ME
Age 65-69	-0.0653** [0.00352]	-0.0585** [0.00321]	0.00214** [0.000821]	-0.0612** [0.00334]	-0.0548** [0.00305]	0.00234** [0.000801]
Age 70-74	-0.0669** [0.00577]	-0.0563** [0.00525]	0.00164 [0.00134]	-0.0612** [0.00532]	-0.0513** [0.00486]	0.00236+ [0.00129]
FB	0.205** [0.0336]	0.180** [0.0326]	0.0215* [0.00920]	0.429** [0.0290]	0.401** [0.0274]	-0.00402 [0.00474]
Age 65-69 X FB	-0.103** [0.0240]	-0.0936** [0.0236]	-0.0145** [0.00322]	-0.102** [0.00829]	-0.0955** [0.00770]	-0.00282+ [0.00160]
Age 70-74 X FB	-0.237** [0.0276]	-0.211** [0.0272]	-0.0229** [0.00241]	-0.171** [0.00895]	-0.156** [0.00833]	-0.00677** [0.00164]
Arrived 2002-06	0.0760 [0.0473]	0.0908+ [0.0467]	-0.0126+ [0.00678]	--	--	--
Arrived 1997-01	0.104** [0.0385]	0.117** [0.0380]	-0.0130* [0.00515]	--	--	--
Arrived 1992-96	0.0902** [0.0311]	0.118** [0.0305]	-0.0168** [0.00347]	0.321** [0.0708]	0.323** [0.0678]	0.00375 [0.0124]
Arrived 1987-91	0.0745* [0.0306]	0.115** [0.0300]	-0.0196** [0.00293]	0.0593 [0.0386]	0.0612+ [0.0367]	-0.00136 [0.00647]
Arrived 1977-81	0.0252 [0.0376]	0.0267 [0.0367]	-0.00264 [0.00586]	-0.0588+ [0.0301]	-0.0543+ [0.0284]	0.00331 [0.00577]
Arrived 1972-76	-0.170** [0.0489]	-0.149** [0.0471]	0.00205 [0.00848]	-0.0802** [0.0278]	-0.0768** [0.0262]	0.00612 [0.00574]
Arrived 1967-71	-0.0409 [0.0952]	-0.0309 [0.0954]	-0.00887 [0.0126]	-0.167** [0.0276]	-0.160** [0.0260]	0.00897 [0.00606]
Arrived 1962-66	-0.106 [0.229]	-0.112 [0.225]	-0.00509 [0.0227]	-0.180** [0.0281]	-0.170** [0.0264]	0.00998 [0.00637]
Arrived < 1962	--	--	--	-0.257** [0.0283]	-0.247** [0.0266]	0.0233** [0.00773]
Arrived age 60-64	0.287** [0.0236]	0.300** [0.0234]	-0.00644+ [0.00385]	--	--	--
Arrived age 65-69	0.535** [0.0343]	0.565** [0.0339]	-0.0151** [0.00421]	--	--	--
Arrived age 70-74	0.741** [0.0635]	0.796** [0.0637]	-0.0231** [0.00538]	--	--	--
Arrived age 25-34	--	--	--	-0.138** [0.0182]	-0.129** [0.0172]	-0.00316 [0.00329]
Arrived age 35-44	--	--	--	-0.135** [0.0173]	-0.124** [0.0164]	-0.00181 [0.00309]
Born USA	-0.212** [0.0225]	-0.219** [0.0209]	0.0214** [0.00737]	-0.0484** [0.0109]	-0.0607** [0.00974]	0.0102** [0.00306]
Born WEUR	0.149** [0.0343]	0.160** [0.0325]	-0.00306 [0.00634]	0.104** [0.00767]	0.0999** [0.00701]	-0.00683** [0.00146]
Born EEUR	-0.0412 [0.0359]	-0.0225 [0.0338]	-0.00571 [0.00578]	-0.0851** [0.00897]	-0.101** [0.00802]	0.0138** [0.00250]
Born AFR	0.748**	0.703**	-0.0119+	0.321**	0.291**	-0.0103**

Born South AFR	[0.0514] 0.0881	[0.0493] 0.0624	[0.00638] 0.00655	[0.0201] 0.140**	[0.0184] 0.138**	[0.00287] -0.00862
Born WASIA	[0.0904] 0.715**	[0.0844] 0.739**	[0.0170] -0.0241**	[0.0373] 0.517**	[0.0337] 0.490**	[0.00649] -0.0172**
Born SASIA	[0.0392] 2.201**	[0.0377] 2.272**	[0.00334] -0.0350**	[0.0276] 0.980**	[0.0258] 0.951**	[0.00301] -0.0210**
Born EASIA	[0.0334] 1.268**	[0.0327] 1.322**	[0.000896] -0.0322**	[0.0215] 0.683**	[0.0207] 0.678**	[0.00198] -0.0220**
Born ASIAddev	[0.0287] 0.564**	[0.0275] 0.619**	[0.00135] -0.0261**	[0.0174] 0.271**	[0.0167] 0.276**	[0.00173] -0.0150**
Born CAM	[0.0377] 1.012**	[0.0366] 0.938**	[0.00338] -0.0203**	[0.0229] 0.558**	[0.0219] 0.470**	[0.00348] -0.00642**
French spoken at home	[0.0384] 0.0125*	[0.0366] 0.0102*	[0.00319] 0.00235*	[0.0158] 0.00627	[0.0143] 0.00430	[0.00223] 0.00264**
Other lang spoken at home	[0.00487] 0.609**	[0.00444] 0.554**	[0.00108] -0.00509**	[0.00425] 0.348**	[0.00390] 0.355**	[0.00101] -0.0139**
Single	[0.0124] 0.244**	[0.0109] -1.000**	[0.00148] 0.868**	[0.00657] 0.249**	[0.00594] -1.027**	[0.000877] 0.878**
Widowed/Sep/Divorced	[0.0104] 0.432**	[0.00393] -0.982**	[0.00127] 0.844**	[0.0101] 0.439**	[0.00365] -1.002**	[0.00115] 0.847**
ATL	[0.00900] 0.122**	[0.00303] 0.129**	[0.00104] -0.0139**	[0.00840] 0.120**	[0.00278] 0.127**	[0.000976] -0.0141**
PQ	[0.00391] -0.0604**	[0.00367] -0.0562**	[0.000719] 0.00123	[0.00376] -0.0653**	[0.00353] -0.0605**	[0.000690] 0.00124
MB & SK	[0.00520] -0.0416**	[0.00473] -0.0435**	[0.00111] 0.00477**	[0.00441] -0.0371**	[0.00403] -0.0401**	[0.00101] 0.00545**
AB	[0.00365] -0.0269**	[0.00334] -0.0338**	[0.00100] 0.00836**	[0.00341] -0.0430**	[0.00313] -0.0472**	[0.000983] 0.00848**
BC	[0.00416] -0.0635**	[0.00379] -0.0712**	[0.00105] 0.0135**	[0.00363] -0.0572**	[0.00332] -0.0688**	[0.000991] 0.0150**
CMA/CA outside of MTV	[0.00393] -0.0881**	[0.00352] -0.0747**	[0.000950] 0.00176**	[0.00331] -0.122**	[0.00297] -0.107**	[0.000881] 0.00373**
Rural	[0.00271] -0.0964**	[0.00243] -0.0799**	[0.000592] 0.00200**	[0.00242] -0.121**	[0.00219] -0.104**	[0.000563] 0.00445**
Less than HS	[0.00279] 0.0755**	[0.00253] 0.0695**	[0.000661] -0.00297**	[0.00259] 0.0688**	[0.00236] 0.0643**	[0.000650] -0.00301**
Trade school	[0.00324] -0.0113**	[0.00294] -0.0131**	[0.000727] 0.000830	[0.00292] -0.0160**	[0.00267] -0.0179**	[0.000693] 0.00129
Diploma	[0.00364] -0.0387**	[0.00334] -0.0418**	[0.000897] 0.00555**	[0.00339] -0.0422**	[0.00312] -0.0465**	[0.000847] 0.00644**
Degree	[0.00422] -0.0261**	[0.00384] -0.0357**	[0.00107] 0.00908**	[0.00380] -0.0278**	[0.00346] -0.0360**	[0.00100] 0.00884**
Higher Degree	[0.00479] -0.0137*	[0.00431] -0.0352**	[0.00120] 0.0173**	[0.00424] -0.0441**	[0.00382] -0.0616**	[0.00113] 0.0184**
Professional Degree	[0.00652] 0.0170	[0.00582] 0.0332**	[0.00180] -0.0128**	[0.00566] 0.0369**	[0.00503] 0.0520**	[0.00163] -0.0117**
Born 1946-50	[0.0121] 0.0871**	[0.0113] 0.0786**	[0.00218] -0.00373**	[0.0103] 0.0946**	[0.00951] 0.0861**	[0.00197] -0.00395**
Born 1936-40	[0.00757] -0.0484**	[0.00674] -0.0457**	[0.00141] 0.00362**	[0.00745] -0.0506**	[0.00662] -0.0486**	[0.00134] 0.00391**

Born 1931-35	[0.00474] -0.0858**	[0.00428] -0.0801**	[0.00105] 0.00629**	[0.00445] -0.0913**	[0.00402] -0.0858**	[0.001000] 0.00623**
Born 1926-30	[0.00647] -0.137**	[0.00587] -0.127**	[0.00149] 0.00921**	[0.00596] -0.152**	[0.00542] -0.139**	[0.00141] 0.00800**
Born 1921-25	[0.00871] -0.217**	[0.00791] -0.195**	[0.00213] 0.0107**	[0.00797] -0.230**	[0.00726] -0.206**	[0.00199] 0.00981**
Born 1916-20	[0.0113] -0.304**	[0.0103] -0.272**	[0.00295] 0.0131**	[0.0103] -0.308**	[0.00939] -0.275**	[0.00275] 0.0110**
Census year 2001	[0.0141] 0.0453**	[0.0129] 0.0436**	[0.00405] -0.00476**	[0.0128] 0.0577**	[0.0117] 0.0542**	[0.00371] -0.00442**
Census year 1996	[0.00401] 0.141**	[0.00362] 0.135**	[0.000812] -0.0115**	[0.00369] 0.154**	[0.00335] 0.145**	[0.000772] -0.0110**
Census year 1991	[0.00620] 0.238**	[0.00563] 0.215**	[0.00118] -0.00460*	[0.00563] 0.247**	[0.00512] 0.219**	[0.00112] -0.00259
Constant	[0.00860] 2.404**	[0.00783] 2.381**	[0.00182]	[0.00781] 2.433**	[0.00713] 2.415**	[0.00176]
	[0.00465]	[0.00422]		[0.00431]	[0.00392]	
Observations	806,412	989,298	989,298	919,327	1,122,662	1,122,662
R-squared	0.274	0.355		0.112	0.254	

1. Individual in economic families only.
2. All individuals, with economic family income set equal to total personal income for individuals not in an economic family.
3. Robust standard errors in brackets
4. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 5b: Family Size, Women aged 60-74

	NB, FB Arrived age 50+			NB, FB Arrived age 25-49		
	Size of EF ¹	Size of EF ²	Not in an EF	Size of EF ¹	Size of EF ²	Not in an EF
	OLS	OLS	Probit ME	OLS	OLS	Probit ME
Age 65-69	-0.0401** [0.00357]	-0.0447** [0.00317]	0.0124** [0.00141]	-0.0419** [0.00336]	-0.0464** [0.00300]	0.0129** [0.00138]
Age 70-74	-0.0290** [0.00602]	-0.0406** [0.00527]	0.0170** [0.00227]	-0.0348** [0.00551]	-0.0446** [0.00486]	0.0181** [0.00220]
FB	0.290** [0.0326]	0.246** [0.0309]	-0.0189** [0.00665]	0.550** [0.0300]	0.527** [0.0276]	-0.0273** [0.00537]
Age 65-69 X FB	-0.0963** [0.0218]	-0.0934** [0.0214]	-0.00342 [0.00472]	-0.0424** [0.00901]	-0.0423** [0.00829]	0.00349 [0.00281]
Age 70-74 X FB	-0.174** [0.0248]	-0.194** [0.0243]	0.00719 [0.00547]	-0.0635** [0.00994]	-0.0683** [0.00897]	0.00904** [0.00319]
Arrived 2002-06	0.0736+ [0.0427]	0.0894* [0.0422]	-0.0449** [0.00652]	--	--	--
Arrived 1997-01	0.0924** [0.0344]	0.116** [0.0341]	-0.0321** [0.00552]	--	--	--
Arrived 1992-96	0.0475+ [0.0278]	0.0560* [0.0273]	-0.0168** [0.00485]	0.173* [0.0702]	0.239** [0.0669]	-0.0328** [0.0105]
Arrived 1987-91	0.0937** [0.0272]	0.0743** [0.0267]	-0.00362 [0.00502]	-0.0216 [0.0425]	0.00391 [0.0394]	-0.00752 [0.00829]
Arrived 1977-81	-0.0231 [0.0316]	-0.0288 [0.0306]	0.00661 [0.00600]	-0.0486 [0.0321]	-0.0303 [0.0298]	-0.00359 [0.00635]
Arrived 1972-76	-0.0809+ [0.0429]	-0.0382 [0.0410]	-0.00203 [0.00754]	-0.129** [0.0297]	-0.128** [0.0275]	0.00486 [0.00633]
Arrived 1967-71	-0.00141 [0.0813]	0.00708 [0.0756]	0.00502 [0.0153]	-0.194** [0.0296]	-0.203** [0.0274]	0.0178* [0.00703]
Arrived 1962-66	0.456 [0.868]	0.0196 [0.907]	0.0185 [0.129]	-0.195** [0.0301]	-0.211** [0.0279]	0.0270** [0.00780]
Arrived < 1962	--	--	--	-0.252** [0.0305]	-0.272** [0.0281]	0.0506** [0.00894]
Arrived age 60-64	0.248** [0.0213]	0.366** [0.0211]	-0.0356** [0.00325]	--	--	--
Arrived age 65-69	0.405** [0.0305]	0.647** [0.0307]	-0.0586** [0.00327]	--	--	--
Arrived age 70-74	0.564** [0.0565]	1.008** [0.0569]	-0.0821** [0.00334]	--	--	--
Arrived age 25-34	--	--	--	-0.329** [0.0194]	-0.294** [0.0178]	0.000184 [0.00439]
Arrived age 35-44	--	--	--	-0.258** [0.0185]	-0.240** [0.0169]	0.00703+ [0.00401]
Born USA	-0.219** [0.0253]	-0.242** [0.0226]	0.0627** [0.0118]	-0.0510** [0.0117]	-0.0557** [0.0104]	0.00956+ [0.00507]
Born WEUR	0.313** [0.0350]	0.432** [0.0342]	-0.0617** [0.00406]	0.0447** [0.00823]	0.0713** [0.00728]	-0.0279** [0.00231]
Born EEUR	0.142** [0.0339]	0.156** [0.0312]	-0.0296** [0.00573]	-0.192** [0.0101]	-0.174** [0.00876]	0.0105** [0.00372]
Born AFR	0.625**	0.835**	-0.0757**	0.125**	0.169**	-0.0425**

Born South AFR	[0.0479] 0.436**	[0.0462] 0.461**	[0.00323] -0.0518**	[0.0234] 0.119**	[0.0213] 0.146**	[0.00429] -0.0372**
Born WASIA	[0.0992] 0.542**	[0.0922] 0.802**	[0.0118] -0.0813**	[0.0418] 0.100**	[0.0374] 0.186**	[0.0105] -0.0537**
Born SASIA	[0.0424] 2.129**	[0.0410] 2.449**	[0.00272] -0.101**	[0.0320] 1.147**	[0.0295] 1.216**	[0.00448] -0.0824**
Born EASIA	[0.0332] 1.233**	[0.0319] 1.476**	[0.000895] -0.0933**	[0.0285] 0.572**	[0.0277] 0.649**	[0.00169] -0.0709**
Born ASIAddev	[0.0285] 0.591**	[0.0268] 0.719**	[0.00151] -0.0717**	[0.0177] 0.130**	[0.0168] 0.160**	[0.00187] -0.0388**
Born CAM	[0.0381] 0.955**	[0.0372] 1.133**	[0.00375] -0.0818**	[0.0252] 0.398**	[0.0233] 0.461**	[0.00543] -0.0643**
French spoken at home	[0.0334] 0.0413**	[0.0315] 0.0306**	[0.00209] 0.00294+	[0.0159] 0.0316**	[0.0140] 0.0266**	[0.00176] 0.000376
Other lang spoken at home	[0.00491] 0.500**	[0.00422] 0.508**	[0.00165] -0.0431**	[0.00432] 0.361**	[0.00373] 0.388**	[0.00154] -0.0493**
Single	[0.0114] 0.273**	[0.0102] -0.852**	[0.00176] 0.877**	[0.00683] 0.276**	[0.00605] -0.865**	[0.00129] 0.881**
Widowed/Sep/Divorced	[0.00944] 0.470**	[0.00413] -0.762**	[0.000939] 0.765**	[0.00891] 0.514**	[0.00383] -0.772**	[0.000865] 0.776**
ATL	[0.00474] 0.107**	[0.00227] 0.131**	[0.000817] -0.0349**	[0.00440] 0.104**	[0.00208] 0.131**	[0.000764] -0.0341**
PQ	[0.00403] -0.0939**	[0.00367] -0.0899**	[0.00117] 0.0132**	[0.00387] -0.0922**	[0.00354] -0.0917**	[0.00113] 0.0165**
MB & SK	[0.00527] -0.0618**	[0.00453] -0.0765**	[0.00174] 0.0263**	[0.00450] -0.0599**	[0.00388] -0.0757**	[0.00163] 0.0276**
AB	[0.00363] -0.0315**	[0.00318] -0.0359**	[0.00175] 0.0109**	[0.00333] -0.0444**	[0.00295] -0.0466**	[0.00171] 0.0130**
BC	[0.00440] -0.0439**	[0.00385] -0.0610**	[0.00164] 0.0226**	[0.00378] -0.0424**	[0.00335] -0.0578**	[0.00159] 0.0231**
CMA/CA outside of MTV	[0.00417] -0.0713**	[0.00358] -0.0612**	[0.00149] 0.00963**	[0.00346] -0.101**	[0.00301] -0.0889**	[0.00138] 0.0129**
Rural	[0.00278] -0.0806**	[0.00235] -0.0579**	[0.000947] 0.00268*	[0.00247] -0.101**	[0.00212] -0.0793**	[0.000903] 0.00641**
Less than HS	[0.00280] 0.0841**	[0.00247] 0.0796**	[0.00111] -0.0116**	[0.00260] 0.0784**	[0.00231] 0.0749**	[0.00108] -0.0112**
Trade school	[0.00285] -0.0217**	[0.00252] -0.0414**	[0.00106] 0.0202**	[0.00258] -0.0268**	[0.00230] -0.0450**	[0.00101] 0.0202**
Diploma	[0.00445] -0.0385**	[0.00391] -0.0623**	[0.00203] 0.0294**	[0.00415] -0.0444**	[0.00362] -0.0664**	[0.00189] 0.0290**
Degree	[0.00333] -0.0580**	[0.00292] -0.101**	[0.00153] 0.0537**	[0.00306] -0.0707**	[0.00268] -0.106**	[0.00143] 0.0525**
Higher Degree	[0.00546] -0.0943**	[0.00445] -0.153**	[0.00250] 0.0867**	[0.00473] -0.112**	[0.00388] -0.168**	[0.00235] 0.0884**
Professional Degree	[0.0105] -0.0374	[0.00763] -0.0167	[0.00489] -0.0244*	[0.00868] 0.0168	[0.00649] 0.0298	[0.00444] -0.0150
Born 1946-50	[0.0470] 0.0431**	[0.0396] 0.0501**	[0.0102] -0.0136**	[0.0308] 0.0607**	[0.0263] 0.0635**	[0.00963] -0.0142**
Born 1936-40	[0.00733] -0.0226**	[0.00652] -0.0263**	[0.00259] 0.00657**	[0.00721] -0.0178**	[0.00647] -0.0201**	[0.00241] 0.00558**

Born 1931-35	[0.00491] -0.0536**	[0.00429] -0.0500**	[0.00181] 0.00741**	[0.00449] -0.0431**	[0.00397] -0.0386**	[0.00172] 0.00606**
Born 1926-30	[0.00675] -0.0952**	[0.00587] -0.0931**	[0.00243] 0.0168**	[0.00607] -0.0922**	[0.00535] -0.0857**	[0.00230] 0.0143**
Born 1921-25	[0.00904] -0.161**	[0.00790] -0.167**	[0.00340] 0.0370**	[0.00814] -0.153**	[0.00719] -0.153**	[0.00321] 0.0330**
Born 1916-20	[0.0117] -0.213**	[0.0102] -0.225**	[0.00486] 0.0524**	[0.0105] -0.200**	[0.00926] -0.205**	[0.00456] 0.0477**
Census year 2001	[0.0148] 0.0217**	[0.0129] 0.0263**	[0.00668] -0.00805**	[0.0132] 0.0319**	[0.0116] 0.0329**	[0.00628] -0.00716**
Census year 1996	[0.00422] 0.0965**	[0.00366] 0.107**	[0.00142] -0.0262**	[0.00383] 0.0960**	[0.00335] 0.103**	[0.00135] -0.0241**
Census year 1991	[0.00645] 0.161**	[0.00561] 0.176**	[0.00202] -0.0369**	[0.00579] 0.155**	[0.00508] 0.164**	[0.00194] -0.0332**
Constant	[0.00890] 2.305**	[0.00778] 2.282**	[0.00269]	[0.00800] 2.324**	[0.00705] 2.307**	[0.00260]
	[0.00443]	[0.00389]		[0.00409]	[0.00363]	
Observations	785,192	1,126,345	1,126,345	864,939	1,238,445	1,238,445
R-squared	0.322	0.350		0.133	0.231	

1. Individual in economic families only.
2. All individuals, with individuals not in an economic family assigned a value of 1
3. Robust standard errors in brackets
4. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

**Table 6a: Determinants of Employment, Earnings and Hours Worked,
Men aged 60-74**

	NB, FB Arrived age 50+			NB, FB Arrived age 25-49		
	Working	Log earnings ¹	Hours worked ²	Working	Log earnings ¹	Hours worked ²
Age 65-69	-0.133** [0.00152]	-0.385** [0.00897]	-174.2** [7.276]	-0.133** [0.00150]	-0.377** [0.00865]	-171.4** [6.949]
Age 70-74	-0.167** [0.00224]	-0.799** [0.0167]	-257.3** [12.87]	-0.164** [0.00220]	-0.787** [0.0159]	-252.8** [12.08]
FB	0.0164 [0.0108]	-0.262** [0.0467]	6.152 [37.85]	0.0943** [0.00895]	0.191** [0.0359]	113.5** [26.04]
Age 65-69 X FB	0.0163** [0.00589]	0.529** [0.0265]	122.7** [22.69]	-0.0789** [0.00256]	0.0344* [0.0154]	-27.73* [11.50]
Age 70-74 X FB	-0.0188** [0.00683]	0.923** [0.0428]	94.56** [34.98]	-0.0991** [0.00304]	-0.00117 [0.0258]	-74.55** [17.93]
Arrived 2002-06	-0.0325** [0.0112]	0.320** [0.0527]	-86.19* [42.07]	--	--	--
Arrived 1997-01	0.00986 [0.00967]	0.256** [0.0423]	14.67 [32.86]	--	--	--
Arrived 1992-96	-0.0463** [0.00704]	-0.0543 [0.0347]	26.88 [29.71]	-0.0627** [0.0144]	-0.109+ [0.0572]	-114.6** [44.17]
Arrived 1987-91	-0.0269** [0.00730]	-0.0299 [0.0345]	18.69 [29.54]	-0.0121 [0.0102]	-0.0370 [0.0414]	-35.36 [28.67]
Arrived 1977-81	0.00638 [0.00969]	-0.0109 [0.0406]	18.61 [37.62]	0.00887 [0.00854]	-0.00351 [0.0352]	-5.771 [24.28]
Arrived 1972-76	-0.00599 [0.0149]	-0.245** [0.0703]	-116.8+ [67.91]	-0.0154* [0.00768]	-0.106** [0.0331]	-63.29** [22.98]
Arrived 1967-71	-0.0429 [0.0294]	-0.364* [0.154]	-167.3 [165.1]	-0.0380** [0.00749]	-0.205** [0.0338]	-84.62** [23.81]
Arrived 1962-66	0.264 [0.193]	-1.868 [1.688]	551.2* [240.1]	-0.0431** [0.00774]	-0.259** [0.0357]	-120.1** [25.36]
Arrived < 1962	--	--	--	-0.0447** [0.00801]	-0.257** [0.0371]	-153.1** [26.54]
Arrived age 60-64	-0.0243** [0.00558]	-0.330** [0.0294]	-136.5** [25.30]	--	--	--
Arrived age 65-69	-0.0209* [0.00891]	-0.422** [0.0510]	-258.8** [43.20]	--	--	--
Arrived age 70-74	-0.00630 [0.0196]	-0.365** [0.0975]	-386.4** [95.14]	--	--	--
Arrived age 25-34	--	--	--	0.00411 [0.00611]	0.133** [0.0255]	20.46 [20.35]
Arrived age 35-44	--	--	--	0.00607 [0.00554]	0.0731** [0.0228]	-14.43 [18.62]
Born USA	-0.0143 [0.0113]	0.0247 [0.0627]	23.68 [45.76]	0.0332** [0.00638]	0.0537+ [0.0277]	73.07** [20.45]
Born WEUR	0.0316* [0.0123]	0.170** [0.0554]	123.2* [48.57]	0.00608+ [0.00361]	0.0602** [0.0168]	97.61** [12.37]
Born EEUR	0.0216+ [0.0121]	-0.0759 [0.0576]	56.12 [44.01]	0.0259** [0.00453]	0.0574** [0.0200]	97.77** [14.84]

Born AFR	0.0312*	-0.0689	-3.961	0.107**	0.125**	120.0**
	[0.0154]	[0.0684]	[56.04]	[0.00826]	[0.0323]	[19.61]
Born South AFR	0.171**	0.185	152.2+	0.0945**	0.219**	170.6**
	[0.0341]	[0.126]	[80.90]	[0.0177]	[0.0612]	[37.22]
Born WASIA	-0.0663**	-0.129*	-26.26	0.0704**	0.0139	159.5**
	[0.0107]	[0.0602]	[49.14]	[0.0101]	[0.0371]	[25.79]
Born SASIA	-0.00394	-0.232**	-141.1**	0.0350**	-0.0159	111.1**
	[0.0101]	[0.0485]	[38.13]	[0.00636]	[0.0282]	[17.51]
Born EASIA	-0.0430**	-0.195**	-152.1**	-0.0182**	-0.0988**	48.16**
	[0.00880]	[0.0469]	[37.15]	[0.00536]	[0.0255]	[17.50]
Born ASIAddev	-0.100**	-0.163**	-99.35+	0.00326	-0.112**	98.38**
	[0.00936]	[0.0606]	[54.12]	[0.00821]	[0.0366]	[27.13]
Born CAM	0.0447**	-0.137*	-69.86+	0.0304**	-0.0131	22.33
	[0.0119]	[0.0533]	[39.39]	[0.00530]	[0.0227]	[14.71]
French spoken at home	-0.0566**	-0.169**	-38.24*	-0.0682**	-0.148**	-43.44**
	[0.00309]	[0.0127]	[15.04]	[0.00213]	[0.0112]	[8.708]
Other lang spoken at home	-0.0807**	-0.145**	-147.2**	-0.0814**	-0.116**	-139.8**
	[0.00210]	[0.0184]	[9.225]	[0.00194]	[0.0115]	[8.074]
Single	-0.0693**	-0.323**	60.48**	-0.0723**	-0.318**	52.96**
	[0.00191]	[0.0131]	[10.70]	[0.00186]	[0.0123]	[10.05]
Widowed/Sep/Divorced	-0.0607**	-0.107**	-65.98**	-0.0613**	-0.119**	-63.49**
	[0.00142]	[0.00917]	[6.811]	[0.00137]	[0.00851]	[6.239]
ATL	-0.0903**	-0.0569**	-125.2**	-0.0895**	-0.0650**	-121.9**
	[0.00164]	[0.0106]	[8.799]	[0.00163]	[0.0102]	[8.457]
PQ	-0.0220**	-0.0237+	-17.65+	-0.0225**	-0.0581**	-25.89**
	[0.00228]	[0.0130]	[9.231]	[0.00206]	[0.0110]	[7.736]
MB & SK	0.121**	0.0142	236.8**	0.117**	0.00895	228.3**
	[0.00224]	[0.0101]	[8.736]	[0.00217]	[0.00962]	[8.337]
AB	0.108**	0.184**	150.5**	0.102**	0.164**	136.0**
	[0.00214]	[0.00961]	[7.723]	[0.00203]	[0.00886]	[7.093]
BC	-0.0231**	-0.00384	-93.27**	-0.0247**	-0.0279**	-88.38**
	[0.00163]	[0.00913]	[6.873]	[0.00153]	[0.00820]	[6.120]
CMA/CA outside of MTV	-0.0593**	-0.288**	-62.27**	-0.0602**	-0.282**	-49.24**
	[0.00125]	[0.00710]	[4.905]	[0.00118]	[0.00645]	[4.478]
Rural	0.00490**	-0.398**	129.1**	0.00521**	-0.402**	140.1**
	[0.00141]	[0.00774]	[5.909]	[0.00136]	[0.00726]	[5.636]
Less than HS	-0.0513**	-0.0774**	42.67**	-0.0559**	-0.0742**	34.46**
	[0.00152]	[0.00831]	[6.182]	[0.00148]	[0.00784]	[5.824]
Trade school	-0.0175**	-0.0296**	-53.60**	-0.0174**	-0.0206*	-57.37**
	[0.00180]	[0.0102]	[7.172]	[0.00172]	[0.00934]	[6.538]
Diploma	0.0260**	0.0269*	-47.05**	0.0291**	0.0427**	-46.43**
	[0.00213]	[0.0117]	[7.802]	[0.00201]	[0.0105]	[7.011]
Degree	0.0665**	0.329**	-118.6**	0.0717**	0.323**	-115.3**
	[0.00243]	[0.0128]	[8.057]	[0.00233]	[0.0117]	[7.345]
Higher Degree	0.0997**	0.378**	-123.5**	0.110**	0.423**	-118.1**
	[0.00343]	[0.0167]	[10.55]	[0.00311]	[0.0142]	[9.007]
Professional Degree	0.245**	1.158**	277.5**	0.277**	1.142**	320.1**
	[0.00700]	[0.0250]	[16.66]	[0.00614]	[0.0205]	[14.32]
Born 1946-50	0.0783**	0.466**	93.06**	0.0806**	0.450**	95.87**
	[0.00355]	[0.0155]	[9.737]	[0.00340]	[0.0140]	[8.929]

Born 1936-40	-0.0798**	-0.592**	-112.3**	-0.0826**	-0.615**	-114.3**
	[0.00190]	[0.0122]	[8.428]	[0.00182]	[0.0113]	[7.585]
Born 1931-35	-0.149**	-0.821**	-213.8**	-0.156**	-0.843**	-214.7**
	[0.00243]	[0.0166]	[12.41]	[0.00231]	[0.0154]	[11.25]
Born 1926-30	-0.205**	-0.902**	-300.3**	-0.216**	-0.918**	-304.1**
	[0.00278]	[0.0203]	[16.14]	[0.00264]	[0.0186]	[14.56]
Born 1921-25	-0.242**	-0.979**	-369.3**	-0.255**	-1.012**	-382.9**
	[0.00242]	[0.0268]	[22.56]	[0.00226]	[0.0245]	[20.41]
Born 1916-20	-0.243**	-0.823**	-436.4**	-0.253**	-0.857**	-441.2**
	[0.00183]	[0.0355]	[31.83]	[0.00167]	[0.0328]	[29.22]
Census year 2001	0.0425**	1.006**	63.50**	0.0478**	1.011**	69.99**
	[0.00198]	[0.0113]	[7.816]	[0.00189]	[0.0104]	[7.067]
Census year 1996	0.108**	1.162**	135.6**	0.122**	1.176**	145.6**
	[0.00315]	[0.0158]	[11.91]	[0.00300]	[0.0146]	[10.76]
Census year 1991	0.232**	1.529**	296.1**	0.251**	1.548**	307.0**
	[0.00457]	[0.0202]	[16.05]	[0.00430]	[0.0185]	[14.50]
Constant	--	9.744**	1,936**	--	9.752**	1,927**
		[0.0117]	[7.509]		[0.0109]	[7.017]
Observations	989,298	391,183	257,050	1,122,662	455,269	302,129
R-squared		0.146	0.056		0.158	0.056

1. For individuals with positive earnings from wages and salaries and/or self-employment income in the reference year
2. For individuals with positive annual hours of work, computed as hours worked in paid employment in the reference week times weeks working during the reference year.
3. Robust standard errors in brackets
4. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 6b: Determinants of Employment, Earnings and Hours Worked, Women aged 60-74

	NB, FB Arrived age 50+			NB, FB Arrived age 25-49		
	Working (Probit)	Log earnings ²	Hours worked ³	Working (Probit)	Log earnings ²	Hours worked ³
Age 65-69	-0.0777** [0.000924]	-0.359** [0.0113]	-174.5** [8.664]	-0.0790** [0.000928]	-0.355** [0.0110]	-168.3** [8.369]
Age 70-74	-0.101** [0.00136]	-0.727** [0.0213]	-206.5** [16.00]	-0.102** [0.00134]	-0.732** [0.0206]	-192.8** [15.30]
FB	-0.0192** [0.00582]	0.00373 [0.0523]	55.81 [48.30]	0.000932 [0.00495]	0.0171 [0.0449]	-40.52 [31.06]
Age 65-69 X FB	0.0196** [0.00395]	0.396** [0.0307]	84.12** [29.77]	-0.0241** [0.00178]	0.0658** [0.0208]	-44.78** [15.45]
Age 70-74 X FB	0.0156** [0.00494]	0.543** [0.0441]	119.4** [44.06]	-0.0217** [0.00240]	0.00448 [0.0353]	-120.8** [25.22]
Arrived 2002-06	-0.0239** [0.00601]	-0.403** [0.0587]	-178.5** [52.28]	--	--	--
Arrived 1997-01	0.00305 [0.00584]	-0.359** [0.0447]	-91.42* [41.86]	--	--	--
Arrived 1992-96	-0.0131** [0.00439]	-0.414** [0.0382]	-41.85 [37.83]	-0.0415** [0.00676]	-0.146+ [0.0794]	3.706 [57.06]
Arrived 1987-91	-0.0138** [0.00434]	-0.166** [0.0377]	10.36 [38.47]	9.54e-05 [0.00608]	-0.00400 [0.0510]	20.18 [35.65]
Arrived 1977-81	0.00265 [0.00589]	0.132** [0.0429]	-30.38 [47.81]	0.0116* [0.00525]	0.0572 [0.0439]	57.99+ [29.79]
Arrived 1972-76	0.000703 [0.00902]	0.259** [0.0572]	96.60 [89.93]	0.0104* [0.00492]	0.0804+ [0.0416]	17.70 [28.52]
Arrived 1967-71	0.0131 [0.0199]	0.0471 [0.119]	-239.9 [178.2]	0.00347 [0.00491]	0.0608 [0.0429]	22.14 [29.57]
Arrived 1962-66	--	--	--	0.000212 [0.00513]	-0.0168 [0.0454]	-6.172 [31.85]
Arrived < 1962	--	--	--	0.00420 [0.00544]	-0.0358 [0.0476]	-12.56 [33.66]
Arrived age 60-64	0.0161** [0.00404]	0.0281 [0.0320]	-138.9** [32.18]	--	--	--
Arrived age 65-69	0.0438** [0.00725]	0.194** [0.0474]	-110.8* [55.68]	--	--	--
Arrived age 70-74	0.0481** [0.0155]	0.301** [0.0807]	-289.8** [107.7]	--	--	--
Arrived age 25-34	--	--	--	0.00959* [0.00404]	-0.0146 [0.0321]	47.38+ [25.16]
Arrived age 35-44	--	--	--	0.0129** [0.00367]	0.0130 [0.0287]	72.29** [22.64]
Born USA	0.00662 [0.00767]	-0.124 [0.0807]	-47.46 [52.21]	0.0221** [0.00424]	-0.00982 [0.0352]	37.92 [24.03]
Born WEUR	-0.00591 [0.00737]	0.179** [0.0649]	59.50 [62.01]	-0.00816** [0.00235]	0.107** [0.0229]	103.3** [16.46]
Born EEUR	-0.00853 [0.00659]	-0.114+ [0.0591]	-89.13+ [51.52]	0.00780* [0.00315]	0.0844** [0.0270]	94.57** [19.61]

Born AFR	-0.0498**	0.0601	25.58	0.0248**	0.124**	133.3**
	[0.00610]	[0.0817]	[74.81]	[0.00575]	[0.0464]	[29.91]
Born South AFR	0.106**	0.150	-15.75	0.0619**	0.224**	63.64
	[0.0231]	[0.114]	[90.42]	[0.0121]	[0.0639]	[58.86]
Born WASIA	-0.0578**	-0.0627	-189.2*	-0.00972	0.151*	44.64
	[0.00523]	[0.0795]	[76.91]	[0.00626]	[0.0600]	[42.20]
Born SASIA	-0.0489**	-0.0322	-176.0**	-0.0149**	0.0260	110.2**
	[0.00445]	[0.0557]	[51.89]	[0.00400]	[0.0410]	[27.75]
Born EASIA	-0.00195	-0.0482	-32.44	0.00306	0.116**	186.3**
	[0.00591]	[0.0521]	[46.58]	[0.00352]	[0.0306]	[22.74]
Born ASIAddev	-0.0473**	0.0731	-192.7**	0.00720	0.126**	29.89
	[0.00545]	[0.0693]	[67.46]	[0.00544]	[0.0455]	[33.79]
Born CAM	0.00683	-0.0165	77.16	0.0300**	0.143**	165.7**
	[0.00673]	[0.0540]	[49.52]	[0.00356]	[0.0268]	[18.07]
French spoken at home	-0.0441**	-0.133**	-73.18**	-0.0448**	-0.126**	-73.01**
	[0.00130]	[0.0153]	[10.96]	[0.00123]	[0.0141]	[10.09]
Other lang spoken at home	-0.0218**	-0.0558**	79.42**	-0.0330**	-0.0520**	30.41**
	[0.00199]	[0.0216]	[17.58]	[0.00138]	[0.0153]	[11.63]
Single	0.0245**	0.0202	200.9**	0.0247**	0.0200	176.9**
	[0.00157]	[0.0155]	[9.786]	[0.00152]	[0.0143]	[8.969]
Widowed/Sep/Divorced	0.0186**	0.193**	119.7**	0.0190**	0.187**	122.7**
	[0.000756]	[0.00727]	[5.355]	[0.000741]	[0.00689]	[5.007]
ATL	-0.0518**	-0.113**	18.61+	-0.0523**	-0.107**	8.141
	[0.000948]	[0.0137]	[10.85]	[0.000959]	[0.0134]	[10.47]
PQ	-0.0259**	-0.0727**	0.678	-0.0260**	-0.0774**	-1.060
	[0.00139]	[0.0154]	[10.90]	[0.00130]	[0.0138]	[9.769]
MB & SK	0.0421**	-0.0637**	131.7**	0.0424**	-0.0525**	127.8**
	[0.00150]	[0.0123]	[10.05]	[0.00148]	[0.0119]	[9.634]
AB	0.0419**	0.0416**	108.7**	0.0395**	0.0411**	93.69**
	[0.00144]	[0.0116]	[8.918]	[0.00138]	[0.0110]	[8.366]
BC	-0.00866**	-0.117**	-39.57**	-0.0104**	-0.128**	-51.77**
	[0.00104]	[0.0109]	[7.853]	[0.000987]	[0.0102]	[7.240]
CMA/CA outside of MTV	-0.0309**	-0.247**	-62.33**	-0.0318**	-0.250**	-62.84**
	[0.000778]	[0.00829]	[5.680]	[0.000751]	[0.00779]	[5.328]
Rural	-0.0139**	-0.382**	26.80**	-0.0139**	-0.389**	27.54**
	[0.000880]	[0.00954]	[7.135]	[0.000867]	[0.00917]	[6.858]
Less than HS	-0.0482**	-0.0815**	13.93*	-0.0509**	-0.0817**	17.34**
	[0.000897]	[0.00890]	[6.554]	[0.000876]	[0.00849]	[6.162]
Trade school	0.0219**	0.00224	2.596	0.0228**	0.00181	9.058
	[0.00158]	[0.0138]	[9.897]	[0.00150]	[0.0127]	[9.124]
Diploma	0.0276**	0.0891**	-51.24**	0.0306**	0.0902**	-48.11**
	[0.00116]	[0.0107]	[7.126]	[0.00113]	[0.00999]	[6.606]
Degree	0.0403**	0.156**	-123.3**	0.0486**	0.177**	-109.3**
	[0.00180]	[0.0159]	[9.791]	[0.00177]	[0.0145]	[9.000]
Higher Degree	0.128**	0.499**	11.38	0.137**	0.506**	6.276
	[0.00402]	[0.0246]	[15.11]	[0.00369]	[0.0213]	[13.19]
Professional Degree	0.0251**	0.682**	206.0**	0.129**	0.948**	272.8**
	[0.00939]	[0.0813]	[55.40]	[0.0112]	[0.0535]	[37.08]
Born 1946-50	0.0614**	0.401**	77.99**	0.0633**	0.390**	73.14**
	[0.00244]	[0.0158]	[10.16]	[0.00236]	[0.0147]	[9.432]

Born 1936-40	-0.0479** [0.00107]	-0.524** [0.0143]	-86.07** [9.667]	-0.0503** [0.00104]	-0.545** [0.0134]	-94.07** [8.951]
Born 1931-35	-0.0860** [0.00137]	-0.691** [0.0201]	-147.8** [14.55]	-0.0907** [0.00132]	-0.706** [0.0189]	-164.7** [13.48]
Born 1926-30	-0.115** [0.00149]	-0.746** [0.0250]	-230.5** [19.13]	-0.122** [0.00144]	-0.740** [0.0235]	-251.2** [17.71]
Born 1921-25	-0.124** [0.00123]	-0.500** [0.0336]	-287.3** [27.03]	-0.130** [0.00118]	-0.505** [0.0315]	-317.2** [25.00]
Born 1916-20	-0.114** [0.000826]	-0.0202 [0.0435]	-329.3** [39.47]	-0.119** [0.000781]	0.0116 [0.0417]	-360.7** [36.87]
Census year 2001	0.0253** [0.00132]	0.686** [0.0133]	29.08** [9.028]	0.0280** [0.00129]	0.704** [0.0125]	39.64** [8.375]
Census year 1996	0.0664** [0.00225]	0.782** [0.0193]	65.25** [13.92]	0.0739** [0.00221]	0.806** [0.0181]	81.81** [12.89]
Census year 1991	0.138** [0.00360]	1.061** [0.0248]	221.9** [18.97]	0.150** [0.00351]	1.050** [0.0233]	244.8** [17.56]
Constant	--	9.338** [0.0124]	1,465** [7.998]	--	9.341** [0.0118]	1,466** [7.546]
Observations	1,126,338	255,061	156,572	1,238,445	286,649	179,218
R-squared		0.100	0.036		0.103	0.041

1. The first and fourth columns report marginal effects from probit estimation of a model of the working versus not working outcome.
2. For individuals with positive earnings from wages and salaries and/or self-employment income in the reference year
3. For individuals with positive annual hours of work, computed as hours worked in paid employment in the reference week times weeks working during the reference year.
4. Robust standard errors in brackets
5. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 7a: Private Pension Income, Men aged 60-74

	NB, FB Arrived 50+		NB, FB Arrived 25-49	
	Has pension income	Log amount	Has pension income	Log amount
	Probit ME	OLS	Probit ME	OLS
Age 65-69	0.133** [0.00199]	-0.332** [0.00669]	0.126** [0.00192]	-0.342** [0.00645]
Age 70-74	0.173** [0.00316]	-0.315** [0.0106]	0.160** [0.00299]	-0.334** [0.00996]
FB	-0.0442** [0.0132]	-0.0940 [0.0631]	-0.265** [0.00950]	-0.613** [0.0477]
Age 65-69 X FB	-0.0106 [0.00922]	-0.180** [0.0517]	0.128** [0.00368]	0.124** [0.0139]
Age 70-74 X FB	-0.0254* [0.0100]	-0.314** [0.0559]	0.164** [0.00410]	0.142** [0.0146]
Arrived 2002-06	-0.131** [0.0163]	-0.170+ [0.0923]	--	--
Arrived 1997-01	-0.105** [0.0130]	0.0436 [0.0762]	--	--
Arrived 1992-96	-0.0709** [0.0101]	0.130* [0.0584]	-0.0851** [0.0311]	0.461+ [0.260]
Arrived 1987-91	-0.0356** [0.00995]	0.00905 [0.0531]	-0.0555** [0.0160]	-0.166+ [0.0902]
Arrived 1977-81	0.0268* [0.0121]	-0.105+ [0.0607]	0.0390** [0.0119]	0.0407 [0.0526]
Arrived 1972-76	0.0880** [0.0165]	0.0247 [0.0699]	0.0788** [0.0111]	0.110* [0.0486]
Arrived 1967-71	0.127** [0.0307]	0.0835 [0.103]	0.124** [0.0109]	0.253** [0.0484]
Arrived 1962-66	0.269+ [0.155]	1.279** [0.291]	0.134** [0.0112]	0.267** [0.0492]
Arrived < 1962	--	--	0.150** [0.0114]	0.351** [0.0497]
Arrived age 60-64	-0.0418** [0.00815]	0.345** [0.0457]	--	--
Arrived age 65-69	-0.0623** [0.0115]	0.447** [0.0628]	--	--
Arrived age 70-74	-0.118** [0.0214]	0.603** [0.124]	--	--
Arrived age 25-34	--	--	0.0676** [0.00718]	0.103** [0.0269]
Arrived age 35-44	--	--	0.0324** [0.00657]	0.0209 [0.0256]
Born USA	-0.0102 [0.0130]	0.142** [0.0372]	-0.0627** [0.00690]	0.0148 [0.0204]
Born WEUR	-0.0708** [0.0132]	0.0970+ [0.0504]	-0.111** [0.00389]	-0.256** [0.0122]
Born EEUR	-0.232** [0.0115]	-0.469** [0.0696]	-0.108** [0.00466]	-0.297** [0.0151]
Born AFR	-0.275**	-0.360**	-0.174**	-0.243**

	[0.0134]	[0.0976]	[0.00768]	[0.0313]
Born South AFR	-0.152**	-0.487**	-0.160**	-0.193**
	[0.0311]	[0.128]	[0.0164]	[0.0728]
Born WASIA	-0.307**	-0.390**	-0.240**	-0.280**
	[0.0107]	[0.0988]	[0.00937]	[0.0527]
Born SASIA	-0.291**	-0.685**	-0.117**	-0.248**
	[0.00866]	[0.0635]	[0.00688]	[0.0237]
Born EASIA	-0.284**	-0.665**	-0.138**	-0.389**
	[0.00816]	[0.0505]	[0.00629]	[0.0242]
Born ASIAddev	-0.252**	-0.0319	-0.157**	-0.269**
	[0.0112]	[0.0711]	[0.00950]	[0.0361]
Born CAM	-0.295**	-0.511**	-0.165**	-0.279**
	[0.00927]	[0.0655]	[0.00565]	[0.0215]
French spoken at home	-0.0290**	-0.164**	-0.0199**	-0.158**
	[0.00255]	[0.00855]	[0.00234]	[0.00785]
Other lang spoken at home	-0.175**	-0.293**	-0.108**	-0.215**
	[0.00386]	[0.0192]	[0.00268]	[0.0101]
Single	-0.195**	-0.319**	-0.188**	-0.313**
	[0.00221]	[0.00990]	[0.00215]	[0.00940]
Widowed/Sep/Divorced	-0.114**	-0.183**	-0.112**	-0.177**
	[0.00168]	[0.00629]	[0.00159]	[0.00585]
ATL	-0.0747**	-0.0942**	-0.0735**	-0.0858**
	[0.00212]	[0.00680]	[0.00207]	[0.00660]
PQ	-0.0346**	-0.130**	-0.0403**	-0.126**
	[0.00264]	[0.00879]	[0.00234]	[0.00788]
MB & SK	-0.0642**	-0.147**	-0.0626**	-0.140**
	[0.00224]	[0.00748]	[0.00215]	[0.00713]
AB	-0.0977**	-0.169**	-0.0910**	-0.154**
	[0.00218]	[0.00767]	[0.00207]	[0.00705]
BC	-0.0369**	-0.104**	-0.0350**	-0.105**
	[0.00197]	[0.00612]	[0.00180]	[0.00549]
CMA/CA outside of MTV	0.0379**	-0.0831**	0.0434**	-0.0724**
	[0.00148]	[0.00451]	[0.00137]	[0.00413]
Rural	-0.0766**	-0.296**	-0.0709**	-0.283**
	[0.00161]	[0.00531]	[0.00152]	[0.00500]
Less than HS	-0.126**	-0.456**	-0.121**	-0.439**
	[0.00174]	[0.00551]	[0.00166]	[0.00523]
Trade school	-0.00526*	-0.208**	-0.00354+	-0.197**
	[0.00216]	[0.00651]	[0.00202]	[0.00607]
Diploma	0.0569**	0.164**	0.0579**	0.163**
	[0.00243]	[0.00696]	[0.00225]	[0.00643]
Degree	0.111**	0.554**	0.114**	0.560**
	[0.00261]	[0.00697]	[0.00244]	[0.00656]
Higher Degree	0.154**	0.761**	0.150**	0.800**
	[0.00348]	[0.00849]	[0.00308]	[0.00782]
Professional Degree	-0.280**	-0.350**	-0.269**	-0.305**
	[0.00474]	[0.0250]	[0.00430]	[0.0213]
Born 1946-50	-0.119**	0.0301*	-0.124**	0.0212+
	[0.00388]	[0.0128]	[0.00372]	[0.0126]
Born 1936-40	0.147**	-0.117**	0.157**	-0.105**

Born 1931-35	[0.00259] 0.220**	[0.00846] -0.149**	[0.00241] 0.231**	[0.00798] -0.132**
Born 1926-30	[0.00342] 0.263**	[0.0116] -0.236**	[0.00317] 0.279**	[0.0108] -0.209**
Born 1921-25	[0.00441] 0.320**	[0.0160] -0.324**	[0.00404] 0.340**	[0.0149] -0.288**
Born 1916-20	[0.00509] 0.315**	[0.0207] -0.459**	[0.00454] 0.335**	[0.0193] -0.409**
Census year 2001	[0.00598] -0.113**	[0.0258] -0.0938**	[0.00520] -0.129**	[0.0240] -0.107**
Census year 1996	[0.00219] -0.201**	[0.00705] -0.167**	[0.00205] -0.218**	[0.00658] -0.189**
Census year 1991	[0.00313] -0.277**	[0.0111] -0.215**	[0.00291] -0.298**	[0.0104] -0.249**
Constant	[0.00402]	[0.0157] 10.19**	[0.00371]	[0.0146] 10.17**
		[0.00754]		[0.00722]
Observations	989,298	460,699	1,122,662	530,543
R-squared		0.181		0.182

1. Robust standard errors in brackets
2. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 7b: Private Pension Income, Women aged 60-74

	NB, FB Arrived 50+		NB, FB Arrived 25-49	
	Has pension income	Log amount	Has pension income	Log amount
	Probit ME	OLS	Probit ME	OLS
Age 65-69	0.101** [0.00185]	-0.299** [0.00820]	0.0976** [0.00182]	-0.305** [0.00791]
Age 70-74	0.164** [0.00299]	-0.287** [0.0127]	0.157** [0.00288]	-0.294** [0.0120]
FB	0.0908** [0.0123]	-0.126+ [0.0654]	-0.147** [0.00792]	-0.580** [0.0541]
Age 65-69 X FB	-0.0390** [0.00749]	0.00784 [0.0566]	0.0628** [0.00388]	0.121** [0.0167]
Age 70-74 X FB	-0.0849** [0.00728]	-0.0771 [0.0588]	0.0729** [0.00435]	0.160** [0.0175]
Arrived 2002-06	-0.147** [0.0108]	-0.309** [0.104]	--	--
Arrived 1997-01	-0.109** [0.00935]	-0.000375 [0.0726]	--	--
Arrived 1992-96	-0.0874** [0.00777]	0.0299 [0.0581]	-0.0284 [0.0251]	0.331 [0.203]
Arrived 1987-91	-0.0311** [0.00824]	0.0227 [0.0536]	-0.0285* [0.0139]	0.00680 [0.0899]
Arrived 1977-81	0.0466** [0.0103]	-0.0225 [0.0567]	0.0600** [0.0106]	0.135* [0.0567]
Arrived 1972-76	0.0539** [0.0138]	-0.0156 [0.0722]	0.0968** [0.0102]	0.157** [0.0534]
Arrived 1967-71	0.0722* [0.0281]	-0.0887 [0.125]	0.132** [0.0105]	0.280** [0.0535]
Arrived 1962-66	0.347+ [0.180]	-1.037* [0.470]	0.134** [0.0109]	0.312** [0.0545]
Arrived < 1962	--	--	0.134** [0.0112]	0.318** [0.0552]
Arrived age 60-64	0.00515 [0.00711]	0.218** [0.0447]	--	--
Arrived age 65-69	0.0184+ [0.0102]	0.495** [0.0597]	--	--
Arrived age 70-74	-0.0462* [0.0187]	0.480** [0.119]	--	--
Arrived age 25-34	--	--	0.0658** [0.00678]	0.0588+ [0.0308]
Arrived age 35-44	--	--	0.0410** [0.00600]	0.0383 [0.0286]
Born USA	-0.0443** [0.0104]	0.0979* [0.0444]	-0.0742** [0.00552]	0.0328 [0.0238]
Born WEUR	-0.0954** [0.00965]	0.161** [0.0556]	-0.0987** [0.00318]	-0.0387** [0.0147]
Born EEUR	-0.213** [0.00589]	-0.379** [0.0594]	-0.0905** [0.00397]	-0.0436* [0.0193]
Born AFR	-0.211**	0.0278	-0.111**	0.0503

Born South AFR	[0.00772] -0.196**	[0.0837] -0.444**	[0.00712] -0.127**	[0.0377] 0.00181
Born WASIA	[0.0160] -0.220**	[0.135] 0.00183	[0.0137] -0.183**	[0.0780] -0.105
Born SASIA	[0.00720] -0.220**	[0.109] -0.301**	[0.00815] -0.103**	[0.0726] 0.0238
Born EASIA	[0.00543] -0.235**	[0.0660] -0.431**	[0.00633] -0.100**	[0.0321] -0.0818**
Born ASIAddev	[0.00441] -0.222**	[0.0532] 0.131	[0.00504] -0.128**	[0.0255] -0.0420
Born CAM	[0.00639] -0.245**	[0.0806] -0.373**	[0.00742] -0.138**	[0.0405] -0.0379+
French spoken at home	[0.00420] -0.0377**	[0.0632] -0.0889**	[0.00411] -0.0341**	[0.0227] -0.0829**
Other lang spoken at home	[0.00215] -0.118**	[0.00999] -0.109**	[0.00204] -0.0882**	[0.00928] -0.126**
Single	[0.00304] 0.134**	[0.0215] 0.591**	[0.00230] 0.134**	[0.0125] 0.577**
Widowed/Sep/Divorced	[0.00236] 0.0801**	[0.00798] 0.309**	[0.00226] 0.0811**	[0.00753] 0.300**
ATL	[0.00113] -0.0791**	[0.00473] -0.0352**	[0.00109] -0.0808**	[0.00441] -0.0316**
PQ	[0.00172] -0.0393**	[0.00848] -0.118**	[0.00173] -0.0436**	[0.00825] -0.119**
MB & SK	[0.00221] 0.0215**	[0.0102] -0.152**	[0.00204] 0.0203**	[0.00928] -0.149**
AB	[0.00202] -0.0456**	[0.00817] -0.156**	[0.00198] -0.0459**	[0.00785] -0.152**
BC	[0.00188] -0.0217**	[0.00865] -0.100**	[0.00182] -0.0224**	[0.00806] -0.0989**
CMA/CA outside of MTV	[0.00168] 0.000368	[0.00716] -0.0829**	[0.00158] 0.00289*	[0.00646] -0.0824**
Rural	[0.00124] -0.0545**	[0.00527] -0.188**	[0.00119] -0.0540**	[0.00490] -0.189**
Less than HS	[0.00138] -0.120**	[0.00638] -0.302**	[0.00135] -0.120**	[0.00607] -0.295**
Trade school	[0.00133] 0.00149	[0.00592] -0.0434**	[0.00129] 0.00196	[0.00556] -0.0372**
Diploma	[0.00229] 0.0965**	[0.00966] 0.278**	[0.00217] 0.0972**	[0.00888] 0.277**
Degree	[0.00179] 0.212**	[0.00660] 0.875**	[0.00170] 0.207**	[0.00615] 0.855**
Higher Degree	[0.00276] 0.193**	[0.00844] 1.036**	[0.00260] 0.192**	[0.00793] 1.021**
Professional Degree	[0.00491] -0.144**	[0.0138] -0.277**	[0.00439] -0.145**	[0.0127] -0.134*
Born 1946-50	[0.0116] -0.0940**	[0.0926] 0.0707**	[0.00945] -0.102**	[0.0650] 0.0550**
Born 1936-40	[0.00321] 0.119**	[0.0167] -0.149**	[0.00312] 0.129**	[0.0163] -0.137**

	[0.00251]	[0.0101]	[0.00241]	[0.00947]
Born 1931-35	0.163**	-0.201**	0.178**	-0.186**
	[0.00338]	[0.0137]	[0.00323]	[0.0128]
Born 1926-30	0.183**	-0.216**	0.203**	-0.204**
	[0.00458]	[0.0190]	[0.00436]	[0.0177]
Born 1921-25	0.217**	-0.236**	0.240**	-0.223**
	[0.00600]	[0.0246]	[0.00565]	[0.0229]
Born 1916-20	0.197**	-0.283**	0.221**	-0.273**
	[0.00758]	[0.0309]	[0.00713]	[0.0288]
Census year 2001	-0.0956**	-0.163**	-0.109**	-0.164**
	[0.00178]	[0.00824]	[0.00171]	[0.00768]
Census year 1996	-0.182**	-0.312**	-0.198**	-0.318**
	[0.00241]	[0.0134]	[0.00231]	[0.0124]
Census year 1991	-0.243**	-0.440**	-0.262**	-0.446**
	[0.00296]	[0.0189]	[0.00283]	[0.0176]
Constant		9.181**		9.178**
		[0.00903]		[0.00861]
Observations	1,126,345	368,372	1,238,445	418,276
R-squared		0.168		0.166

1. Robust standard errors in brackets
2. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 8a: CPP/QPP Income, Men aged 60-74

	NB, FB Arrived 50+		NB, FB Arrived 25-49	
	Has pension	Log amount	Has pension	Log amount
	income		income	
	Probit ME	OLS	Probit ME	OLS
Age 65-69	0.190**	-0.0342**	0.181**	-0.0418**
	[0.00127]	[0.00385]	[0.00121]	[0.00368]
Age 70-74	0.134**	-0.110**	0.123**	-0.121**
	[0.00200]	[0.00610]	[0.00188]	[0.00567]
FB	-0.187**	0.0177	-0.235**	-0.684**
	[0.0123]	[0.0532]	[0.00983]	[0.0300]
Age 65-69 X FB	-0.0620**	-0.658**	0.0585**	-0.0252**
	[0.00661]	[0.0457]	[0.00229]	[0.00836]
Age 70-74 X FB	-0.0795**	-0.811**	0.0797**	0.0130
	[0.00782]	[0.0476]	[0.00279]	[0.00877]
Arrived 2002-06	-0.315**	-0.427**	--	--
	[0.0184]	[0.105]		
Arrived 1997-01	-0.0988**	-0.311**	--	--
	[0.0102]	[0.0542]		
Arrived 1992-96	-0.0744**	-0.207**	-0.0868**	-0.0448
	[0.00764]	[0.0388]	[0.0232]	[0.166]
Arrived 1987-91	-0.0398**	-0.0956**	-0.0514**	-0.269**
	[0.00692]	[0.0357]	[0.0114]	[0.0601]
Arrived 1977-81	0.0650**	0.0733*	0.0260**	0.242**
	[0.00587]	[0.0370]	[0.00699]	[0.0324]
Arrived 1972-76	0.127**	0.504**	0.0588**	0.470**
	[0.00562]	[0.0402]	[0.00568]	[0.0305]
Arrived 1967-71	0.143**	0.722**	0.0818**	0.602**
	[0.00902]	[0.0649]	[0.00517]	[0.0304]
Arrived 1962-66	0.163**	1.071**	0.0931**	0.621**
	[0.0424]	[0.101]	[0.00499]	[0.0309]
Arrived < 1962	--	--	0.116**	0.610**
			[0.00467]	[0.0311]
Arrived age 60-64	-0.116**	0.314**	--	--
	[0.00649]	[0.0318]		
Arrived age 65-69	-0.220**	0.805**	--	--
	[0.00999]	[0.0429]		
Arrived age 70-74	-0.317**	1.095**	--	--
	[0.0200]	[0.102]		
Arrived age 25-34	--	--	0.0216**	0.132**
			[0.00514]	[0.0156]
Arrived age 35-44	--	--	0.0238**	0.105**
			[0.00458]	[0.0149]
Born USA	-0.00446	0.0720*	-0.0437**	-0.0610**
	[0.0103]	[0.0290]	[0.00617]	[0.0121]
Born WEUR	0.0247**	0.123**	-0.00773*	0.00542
	[0.00932]	[0.0372]	[0.00334]	[0.00666]
Born EEUR	0.0585**	-0.151**	-0.000922	-0.00816
	[0.00795]	[0.0410]	[0.00396]	[0.00821]
Born AFR	-0.0371**	-0.348**	-0.0304**	-0.124**

	[0.0141]	[0.0634]	[0.00698]	[0.0180]
Born South AFR	-0.0676*	-0.0281	-0.0606**	-0.0675*
	[0.0282]	[0.111]	[0.0165]	[0.0337]
Born WASIA	-0.0271*	-0.215**	-0.0407**	-0.207**
	[0.0115]	[0.0535]	[0.00925]	[0.0260]
Born SASIA	0.000727	-0.477**	-0.0215**	-0.0488**
	[0.00869]	[0.0373]	[0.00589]	[0.0133]
Born EASIA	-0.0455**	-0.399**	-0.0173**	-0.162**
	[0.00921]	[0.0326]	[0.00536]	[0.0135]
Born ASIAddev	-0.126**	-0.190**	-0.0484**	-0.194**
	[0.0136]	[0.0535]	[0.00837]	[0.0213]
Born CAM	-0.0264*	-0.361**	-0.0514**	-0.129**
	[0.0102]	[0.0420]	[0.00542]	[0.0123]
French spoken at home	0.0158**	-0.0733**	0.0186**	-0.0608**
	[0.00213]	[0.00519]	[0.00190]	[0.00460]
Other lang spoken at home	-0.137**	-0.242**	-0.0625**	-0.110**
	[0.00384]	[0.0111]	[0.00249]	[0.00555]
Single	-0.104**	-0.377**	-0.0974**	-0.367**
	[0.00246]	[0.00611]	[0.00230]	[0.00576]
Widowed/Sep/Divorced	-0.0108**	-0.110**	-0.00881**	-0.113**
	[0.00152]	[0.00345]	[0.00141]	[0.00317]
ATL	0.0351**	-0.142**	0.0349**	-0.140**
	[0.00171]	[0.00398]	[0.00161]	[0.00385]
PQ	0.0141**	-0.102**	0.0128**	-0.115**
	[0.00218]	[0.00535]	[0.00190]	[0.00458]
MB & SK	-0.00932**	-0.0580**	-0.0112**	-0.0575**
	[0.00191]	[0.00380]	[0.00180]	[0.00359]
AB	-0.0382**	-0.0444**	-0.0361**	-0.0451**
	[0.00194]	[0.00386]	[0.00178]	[0.00349]
BC	-0.00813**	-0.0625**	-0.00306*	-0.0652**
	[0.00163]	[0.00345]	[0.00147]	[0.00300]
CMA/CA outside of MTV	0.0413**	-0.00660*	0.0415**	-0.00998**
	[0.00118]	[0.00261]	[0.00107]	[0.00235]
Rural	0.0213**	-0.111**	0.0230**	-0.115**
	[0.00130]	[0.00294]	[0.00119]	[0.00274]
Less than HS	-0.0146**	-0.115**	-0.0148**	-0.110**
	[0.00145]	[0.00303]	[0.00138]	[0.00280]
Trade school	0.00660**	0.0180**	0.00475**	0.0142**
	[0.00177]	[0.00345]	[0.00162]	[0.00317]
Diploma	0.000129	0.0345**	-0.000120	0.0335**
	[0.00198]	[0.00372]	[0.00181]	[0.00334]
Degree	-0.0201**	0.0470**	-0.0183**	0.0515**
	[0.00220]	[0.00398]	[0.00204]	[0.00357]
Higher Degree	-0.0465**	0.0589**	-0.0475**	0.0676**
	[0.00312]	[0.00531]	[0.00275]	[0.00462]
Professional Degree	-0.142**	0.0985**	-0.143**	0.104**
	[0.00663]	[0.0103]	[0.00559]	[0.00836]
Born 1946-50	-0.289**	-0.783**	-0.281**	-0.755**
	[0.00404]	[0.0144]	[0.00384]	[0.0141]
Born 1936-40	0.154**	0.171**	0.156**	0.196**

Born 1931-35	[0.00137] 0.274**	[0.00489] 0.295**	[0.00121] 0.269**	[0.00454] 0.319**
Born 1926-30	[0.00148] 0.319**	[0.00694] 0.435**	[0.00132] 0.315**	[0.00636] 0.459**
Born 1921-25	[0.00142] 0.285**	[0.00978] 0.598**	[0.00130] 0.281**	[0.00895] 0.632**
Born 1916-20	[0.000994] 0.230**	[0.0126] 0.591**	[0.000914] 0.221**	[0.0115] 0.624**
Census year 2001	[0.000661] -0.180**	[0.0155] -0.376**	[0.000597] -0.196**	[0.0142] -0.408**
Census year 1996	[0.00239] -0.467**	[0.00421] -0.549**	[0.00226] -0.470**	[0.00383] -0.572**
Census year 1991	[0.00360] -0.749**	[0.00682] -0.746**	[0.00339] -0.757**	[0.00621] -0.767**
Constant	[0.00314]	[0.00971] 8.761**	[0.00291]	[0.00883] 8.761**
		[0.00427]		[0.00401]
Observations	989,298	715,659	1,122,662	821,373
R-squared		0.108		0.086

1. Robust standard errors in brackets
2. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 8b: CPP/QPP Income, Women aged 60-74

	NB, FB Arrived 50+		NB, FB Arrived 25-49	
	Has pension		Has pension	
	income	Log amount	income	Log amount
	Probit ME	OLS	Probit ME	OLS
Age 65-69	0.159**	-0.0467**	0.149**	-0.0518**
	[0.00157]	[0.00509]	[0.00148]	[0.00491]
Age 70-74	0.0765**	-0.0859**	0.0675**	-0.0942**
	[0.00262]	[0.00813]	[0.00244]	[0.00766]
FB	-0.158**	0.0871+	-0.226**	-0.772**
	[0.0108]	[0.0489]	[0.00920]	[0.0331]
Age 65-69 X FB	-0.0606**	-0.658**	0.0737**	-0.0686**
	[0.00644]	[0.0383]	[0.00288]	[0.0106]
Age 70-74 X FB	-0.0430**	-0.863**	0.0816**	-0.0710**
	[0.00701]	[0.0406]	[0.00327]	[0.0113]
Arrived 2002-06	-0.412**	-0.440**	--	--
	[0.0138]	[0.104]		
Arrived 1997-01	-0.235**	-0.401**	--	--
	[0.0103]	[0.0574]		
Arrived 1992-96	-0.153**	-0.342**	-0.0703**	-0.0288
	[0.00783]	[0.0401]	[0.0218]	[0.146]
Arrived 1987-91	-0.0776**	-0.160**	-0.0603**	-0.130*
	[0.00726]	[0.0368]	[0.0122]	[0.0593]
Arrived 1977-81	0.0665**	0.212**	0.0440**	0.337**
	[0.00684]	[0.0383]	[0.00774]	[0.0353]
Arrived 1972-76	0.111**	0.422**	0.0956**	0.604**
	[0.00832]	[0.0458]	[0.00642]	[0.0331]
Arrived 1967-71	0.141**	0.737**	0.122**	0.755**
	[0.0156]	[0.0756]	[0.00607]	[0.0331]
Arrived 1962-66	0.130	1.325**	0.147**	0.786**
	[0.130]	[0.0971]	[0.00577]	[0.0339]
Arrived < 1962	--	--	0.152**	0.767**
			[0.00610]	[0.0345]
Arrived age 60-64	-0.0820**	0.565**	--	--
	[0.00614]	[0.0336]		
Arrived age 65-69	-0.119**	0.956**	--	--
	[0.00902]	[0.0484]		
Arrived age 70-74	-0.156**	1.078**	--	--
	[0.0178]	[0.0978]		
Arrived age 25-34	--	--	0.0168**	0.117**
			[0.00562]	[0.0195]
Arrived age 35-44	--	--	0.0322**	0.0867**
			[0.00484]	[0.0183]
Born USA	0.00769	0.113**	-0.0897**	-0.105**
	[0.0110]	[0.0363]	[0.00666]	[0.0165]
Born WEUR	0.00924	0.120**	-0.0387**	-0.0308**
	[0.0109]	[0.0448]	[0.00388]	[0.00977]
Born EEUR	-0.0124	-0.297**	-0.0224**	0.000105
	[0.0103]	[0.0443]	[0.00466]	[0.0121]
Born AFR	-0.120**	-0.167*	-0.0602**	-0.0578*

	[0.0150]	[0.0685]	[0.00889]	[0.0246]
Born South AFR	-0.171**	-0.686**	-0.0695**	-0.0470
	[0.0302]	[0.156]	[0.0180]	[0.0428]
Born WASIA	-0.0836**	-0.174**	-0.0952**	-0.232**
	[0.0134]	[0.0631]	[0.0114]	[0.0415]
Born SASIA	-0.0527**	-0.361**	-0.0495**	-0.120**
	[0.0102]	[0.0457]	[0.00762]	[0.0220]
Born EASIA	-0.0918**	-0.367**	-0.0607**	-0.125**
	[0.00949]	[0.0376]	[0.00600]	[0.0166]
Born ASIAddev	-0.160**	-0.181**	-0.109**	-0.180**
	[0.0132]	[0.0607]	[0.00957]	[0.0273]
Born CAM	-0.0986**	-0.285**	-0.120**	-0.133**
	[0.0105]	[0.0426]	[0.00585]	[0.0151]
French spoken at home	-0.0208**	-0.159**	-0.0207**	-0.152**
	[0.00224]	[0.00661]	[0.00204]	[0.00605]
Other lang spoken at home	-0.140**	-0.162**	-0.0641**	-0.0987**
	[0.00361]	[0.0132]	[0.00260]	[0.00776]
Single	0.0371**	0.377**	0.0356**	0.369**
	[0.00208]	[0.00592]	[0.00191]	[0.00555]
Widowed/Sep/Divorced	0.143**	0.429**	0.138**	0.421**
	[0.00106]	[0.00298]	[0.000976]	[0.00277]
ATL	-0.0316**	-0.210**	-0.0303**	-0.209**
	[0.00202]	[0.00546]	[0.00192]	[0.00533]
PQ	-0.0225**	-0.109**	-0.0202**	-0.118**
	[0.00230]	[0.00676]	[0.00205]	[0.00603]
MB & SK	-0.00166	-0.0475**	-0.00426*	-0.0490**
	[0.00204]	[0.00517]	[0.00192]	[0.00496]
AB	-0.00547**	-0.0610**	-0.00766**	-0.0623**
	[0.00203]	[0.00522]	[0.00188]	[0.00486]
BC	0.00143	-0.0657**	-0.000231	-0.0727**
	[0.00176]	[0.00458]	[0.00160]	[0.00412]
CMA/CA outside of MTV	0.0212**	-0.0469**	0.0204**	-0.0512**
	[0.00127]	[0.00339]	[0.00116]	[0.00314]
Rural	-0.0119**	-0.181**	-0.0121**	-0.185**
	[0.00145]	[0.00398]	[0.00135]	[0.00379]
Less than HS	-0.0646**	-0.234**	-0.0604**	-0.223**
	[0.00137]	[0.00368]	[0.00128]	[0.00346]
Trade school	0.0224**	0.00585	0.0189**	0.00389
	[0.00236]	[0.00597]	[0.00214]	[0.00553]
Diploma	0.0348**	0.177**	0.0324**	0.177**
	[0.00173]	[0.00407]	[0.00158]	[0.00382]
Degree	0.0131**	0.308**	0.0109**	0.307**
	[0.00255]	[0.00553]	[0.00233]	[0.00513]
Higher Degree	-0.0620**	0.340**	-0.0566**	0.347**
	[0.00481]	[0.0100]	[0.00421]	[0.00869]
Professional Degree	-0.0484**	0.00415	-0.0758**	0.0903**
	[0.0173]	[0.0455]	[0.0135]	[0.0297]
Born 1946-50	-0.300**	-0.661**	-0.291**	-0.644**
	[0.00384]	[0.0156]	[0.00370]	[0.0151]
Born 1936-40	0.132**	0.105**	0.139**	0.117**

Born 1931-35	[0.00199] 0.227**	[0.00645] 0.186**	[0.00176] 0.230**	[0.00601] 0.204**
Born 1926-30	[0.00239] 0.280**	[0.00907] 0.288**	[0.00211] 0.279**	[0.00842] 0.301**
Born 1921-25	[0.00269] 0.293**	[0.0126] 0.371**	[0.00235] 0.288**	[0.0117] 0.397**
Born 1916-20	[0.00256] 0.285**	[0.0163] 0.349**	[0.00217] 0.275**	[0.0151] 0.373**
Census year 2001	[0.00208] -0.172**	[0.0203] -0.378**	[0.00167] -0.185**	[0.0189] -0.397**
Census year 1996	[0.00222] -0.356**	[0.00549] -0.550**	[0.00210] -0.363**	[0.00510] -0.568**
Census year 1991	[0.00315] -0.578**	[0.00882] -0.726**	[0.00299] -0.587**	[0.00819] -0.746**
Constant	[0.00342]	[0.0125] 8.251**	[0.00325]	[0.0116] 8.256**
Observations	1,126,345	738,510	1,238,445	833,953
R-squared		0.112		0.105

1. Robust standard errors in brackets
2. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 9a: OAS/GIS Income, Men aged 60-74

	NB, FB Arrived 50+		NB, FB Arrived 25-49	
	Has pension income	Log amount	Has pension income	Log amount
	Probit ME	OLS	Probit ME	OLS
Age 65-69	0.489** [0.00255]	0.367** [0.0135]	0.465** [0.00252]	0.367** [0.0135]
Age 70-74	0.499** [0.00276]	0.305** [0.0140]	0.465** [0.00277]	0.307** [0.0139]
FB	-0.385** [0.0157]	0.126 [0.105]	0.0236 [0.0170]	0.00168 [0.0435]
Age 65-69 X FB	-0.0366+ [0.0192]	-0.266* [0.104]	-0.0253** [0.00650]	-0.00845 [0.0360]
Age 70-74 X FB	-0.0897** [0.0226]	-0.227* [0.104]	0.0110 [0.0117]	-0.0164 [0.0359]
Arrived 2002-06	0.311** [0.0180]	-0.0679 [0.0760]	--	--
Arrived 1997-01	0.292** [0.0125]	0.00176 [0.0328]	--	--
Arrived 1992-96	0.365** [0.00718]	0.0332* [0.0158]	-0.0708 [0.0583]	1.567** [0.254]
Arrived 1987-91	0.155** [0.0110]	0.0479** [0.0131]	-0.00912 [0.0233]	-0.0183 [0.0532]
Arrived 1977-81	0.106** [0.0136]	-0.0436** [0.0137]	0.00951 [0.0181]	0.0148 [0.0240]
Arrived 1972-76	0.434** [0.00841]	0.0754** [0.0129]	0.0583** [0.0165]	0.0765** [0.0230]
Arrived 1967-71	--	0.0647** [0.0186]	0.0717** [0.0167]	0.0612** [0.0231]
Arrived 1962-66	--	-0.0850 [0.0664]	0.0929** [0.0169]	0.0520* [0.0233]
Arrived < 1962	--	--	0.123** [0.0169]	0.0436+ [0.0234]
Arrived age 60-64	-0.484** [0.00285]	-0.00196 [0.0121]	--	--
Arrived age 65-69	-0.525** [0.00147]	-0.0363 [0.0229]	--	--
Arrived age 70-74	-0.520** [0.00146]	0.0495 [0.0680]	--	--
Arrived age 25-34	--	--	-0.0932** [0.0124]	-0.0500** [0.00700]
Arrived age 35-44	--	--	-0.0435** [0.0114]	-0.0259** [0.00652]
Born USA	-0.0560** [0.0217]	-0.0396* [0.0170]	-0.0280* [0.0126]	-0.00819 [0.00727]
Born WEUR	0.0750** [0.0219]	0.0394* [0.0177]	-0.00664 [0.00683]	0.0290** [0.00345]
Born EEUR	0.137** [0.0205]	0.181** [0.0192]	0.0176* [0.00836]	0.0206** [0.00401]
Born AFR	0.0426	0.222**	-0.0247+	0.0290**

	[0.0269]	[0.0235]	[0.0140]	[0.00957]
Born South AFR	-0.0305	0.0991	-0.0781*	0.0172
	[0.0525]	[0.0641]	[0.0336]	[0.0223]
Born WASIA	0.125**	0.295**	0.0137	0.0938**
	[0.0212]	[0.0211]	[0.0178]	[0.0157]
Born SASIA	0.0182	0.280**	0.0109	0.0494**
	[0.0191]	[0.0176]	[0.0119]	[0.00925]
Born EASIA	0.0898**	0.224**	0.0339**	0.0866**
	[0.0172]	[0.0156]	[0.0108]	[0.00753]
Born ASIAddev	0.0635**	0.124**	0.0298+	0.0668**
	[0.0215]	[0.0224]	[0.0157]	[0.0141]
Born CAM	0.0628**	0.270**	-0.0212*	0.0695**
	[0.0204]	[0.0181]	[0.0102]	[0.00730]
French spoken at home	0.0235**	0.0571**	0.0282**	0.0544**
	[0.00440]	[0.00251]	[0.00408]	[0.00225]
Other lang spoken at home	-0.0387**	0.156**	-0.00373	0.0940**
	[0.00692]	[0.00460]	[0.00468]	[0.00262]
Single	-0.0755**	0.208**	-0.0774**	0.202**
	[0.00367]	[0.00244]	[0.00359]	[0.00231]
Widowed/Sep/Divorced	0.164**	0.129**	0.167**	0.126**
	[0.00320]	[0.00187]	[0.00292]	[0.00174]
ATL	0.0403**	0.103**	0.0386**	0.101**
	[0.00364]	[0.00208]	[0.00353]	[0.00202]
PQ	0.00874+	0.0416**	0.00303	0.0411**
	[0.00455]	[0.00263]	[0.00413]	[0.00227]
MB & SK	0.0111**	0.0147**	0.00868*	0.0156**
	[0.00393]	[0.00212]	[0.00380]	[0.00198]
AB	-0.0205**	0.0206**	-0.0194**	0.0188**
	[0.00393]	[0.00236]	[0.00375]	[0.00217]
BC	0.00808*	0.0316**	0.00792*	0.0311**
	[0.00337]	[0.00195]	[0.00312]	[0.00171]
CMA/CA outside of MTV	0.0232**	0.0179**	0.0242**	0.0150**
	[0.00258]	[0.00151]	[0.00239]	[0.00135]
Rural	0.0268**	0.0784**	0.0269**	0.0765**
	[0.00280]	[0.00161]	[0.00265]	[0.00148]
Less than HS	0.0445**	0.0979**	0.0413**	0.0925**
	[0.00296]	[0.00171]	[0.00286]	[0.00158]
Trade school	0.0196**	0.0198**	0.0140**	0.0165**
	[0.00357]	[0.00213]	[0.00335]	[0.00192]
Diploma	-0.0230**	-0.0394**	-0.0257**	-0.0402**
	[0.00414]	[0.00261]	[0.00383]	[0.00229]
Degree	-0.114**	-0.103**	-0.117**	-0.102**
	[0.00456]	[0.00317]	[0.00441]	[0.00283]
Higher Degree	-0.138**	-0.165**	-0.154**	-0.166**
	[0.00627]	[0.00526]	[0.00568]	[0.00441]
Professional Degree	-0.161**	-0.0289*	-0.194**	-0.0350**
	[0.0123]	[0.0124]	[0.0106]	[0.0106]
Born 1946-50	-0.370**	0.00487	-0.386**	0.0539
	[0.0123]	[0.210]	[0.0127]	[0.189]
Born 1936-40	0.553**	1.102**	0.527**	1.105**

	[0.00186]	[0.00981]	[0.00169]	[0.00925]
Born 1931-35	0.792**	1.199**	0.753**	1.202**
	[0.00136]	[0.00996]	[0.00146]	[0.00934]
Born 1926-30	0.882**	1.303**	0.862**	1.303**
	[0.000948]	[0.0108]	[0.00106]	[0.0100]
Born 1921-25	0.818**	1.431**	0.801**	1.426**
	[0.000982]	[0.0118]	[0.00107]	[0.0110]
Born 1916-20	0.643**	1.503**	0.610**	1.497**
	[0.00124]	[0.0130]	[0.00119]	[0.0120]
Census year 2001	-0.593**	-0.152**	-0.624**	-0.149**
	[0.00315]	[0.00348]	[0.00299]	[0.00319]
Census year 1996	-0.821**	-0.339**	-0.847**	-0.331**
	[0.00196]	[0.00566]	[0.00174]	[0.00519]
Census year 1991	-0.912**	-0.548**	-0.935**	-0.539**
	[0.00130]	[0.00777]	[0.00100]	[0.00713]
Constant		7.118**		7.121**
		[0.0167]		[0.0163]
Observations	988,928	507,091	1,122,662	589,202
R-squared		0.261		0.255

-
1. Robust standard errors in brackets
 2. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

Table 9b: OAS/GIS Income, Women aged 60-74

	NB, FB Arrived 50+		NB, FB Arrived 25-49	
	Has pension income	Log amount	Has pension income	Log amount
	Probit ME	OLS	Probit ME	OLS
Age 65-69	0.247**	0.277**	0.207**	0.275**
	[0.00176]	[0.00518]	[0.00162]	[0.00510]
Age 70-74	0.255**	0.147**	0.203**	0.146**
	[0.00192]	[0.00603]	[0.00186]	[0.00585]
FB	-0.352**	0.197**	0.0502**	0.207**
	[0.0156]	[0.0254]	[0.00683]	[0.0189]
Age 65-69 X FB	-0.215**	-0.278**	-0.0281**	-0.0177
	[0.00896]	[0.0221]	[0.00326]	[0.0116]
Age 70-74 X FB	-0.239**	-0.259**	-0.0134	-0.0245*
	[0.0132]	[0.0221]	[0.00890]	[0.0116]
Arrived 2002-06	0.146**	0.136**	--	--
	[0.00652]	[0.0524]		
Arrived 1997-01	0.156**	0.0831**	--	--
	[0.00353]	[0.0235]		
Arrived 1992-96	0.181**	0.0634**	0.0209	0.547**
	[0.00194]	[0.0124]	[0.0137]	[0.0680]
Arrived 1987-91	0.105**	0.0524**	0.0202*	0.270**
	[0.00430]	[0.00996]	[0.00900]	[0.0326]
Arrived 1977-81	0.0884**	-0.0203*	-0.0217*	-0.137**
	[0.00530]	[0.00992]	[0.00871]	[0.0173]
Arrived 1972-76	0.200**	0.0658**	-0.0184*	-0.132**
	[0.00128]	[0.00948]	[0.00814]	[0.0165]
Arrived 1967-71	--	0.0622**	-0.0200*	-0.156**
		[0.0157]	[0.00847]	[0.0167]
Arrived 1962-66	--	0.134+	-0.00707	-0.165**
		[0.0791]	[0.00849]	[0.0170]
Arrived < 1962	--	--	-0.00326	-0.163**
			[0.00865]	[0.0173]
Arrived age 60-64	-0.673**	-0.0763**	--	--
	[0.00512]	[0.0103]		
Arrived age 65-69	-0.800**	-0.108**	--	--
	[0.00128]	[0.0170]		
Arrived age 70-74	-0.801**	-0.258*	--	--
	[0.00117]	[0.123]		
Arrived age 25-34	--	--	-0.0442**	-0.0489**
			[0.00719]	[0.00733]
Arrived age 35-44	--	--	-0.0307**	-0.00810
			[0.00631]	[0.00648]
Born USA	0.00409	-0.0307+	-0.00928	-0.00585
	[0.0129]	[0.0159]	[0.00686]	[0.00802]
Born WEUR	0.0706**	0.0224	0.0300**	0.0122**
	[0.00977]	[0.0167]	[0.00341]	[0.00400]
Born EEUR	0.0864**	0.158**	0.0400**	-0.00509
	[0.00850]	[0.0160]	[0.00411]	[0.00491]
Born AFR	0.0892**	0.240**	0.0634**	0.0521**

	[0.0100]	[0.0188]	[0.00585]	[0.0119]
Born South AFR	0.0240	0.0247	0.00108	0.00382
	[0.0263]	[0.0759]	[0.0151]	[0.0263]
Born WASIA	0.106**	0.276**	0.0774**	0.108**
	[0.00826]	[0.0174]	[0.00662]	[0.0159]
Born SASIA	0.0576**	0.272**	0.0539**	0.0995**
	[0.00910]	[0.0148]	[0.00534]	[0.0104]
Born EASIA	0.0883**	0.196**	0.0553**	0.0767**
	[0.00718]	[0.0129]	[0.00419]	[0.00800]
Born ASIAddev	0.102**	0.110**	0.0508**	0.0347*
	[0.00808]	[0.0194]	[0.00661]	[0.0141]
Born CAM	0.0675**	0.279**	0.00357	0.0997**
	[0.00843]	[0.0138]	[0.00498]	[0.00720]
French spoken at home	0.0253**	0.0637**	0.0225**	0.0616**
	[0.00250]	[0.00266]	[0.00208]	[0.00247]
Other lang spoken at home	-0.0189**	0.152**	0.0316**	0.105**
	[0.00423]	[0.00428]	[0.00233]	[0.00298]
Single	-0.199**	0.241**	-0.195**	0.237**
	[0.00290]	[0.00225]	[0.00269]	[0.00214]
Widowed/Sep/Divorced	0.0896**	0.264**	0.0851**	0.263**
	[0.00123]	[0.00130]	[0.00104]	[0.00122]
ATL	0.0615**	0.116**	0.0536**	0.116**
	[0.00189]	[0.00229]	[0.00159]	[0.00224]
PQ	0.0137**	0.0434**	0.0124**	0.0445**
	[0.00260]	[0.00274]	[0.00213]	[0.00247]
MB & SK	0.0222**	0.00259	0.0172**	0.00342
	[0.00223]	[0.00243]	[0.00192]	[0.00234]
AB	0.000995	0.0162**	0.00104	0.0178**
	[0.00235]	[0.00247]	[0.00200]	[0.00233]
BC	0.00861**	0.0198**	0.00738**	0.0232**
	[0.00197]	[0.00210]	[0.00163]	[0.00190]
CMA/CA outside of MTV	0.0292**	0.0175**	0.0259**	0.0136**
	[0.00145]	[0.00150]	[0.00121]	[0.00139]
Rural	0.0815**	0.0845**	0.0690**	0.0816**
	[0.00148]	[0.00173]	[0.00124]	[0.00164]
Less than HS	0.0719**	0.113**	0.0659**	0.108**
	[0.00160]	[0.00166]	[0.00137]	[0.00156]
Trade school	-0.00713**	0.00466	-0.00921**	0.00453
	[0.00270]	[0.00303]	[0.00226]	[0.00276]
Diploma	-0.0508**	-0.0576**	-0.0462**	-0.0573**
	[0.00214]	[0.00219]	[0.00182]	[0.00203]
Degree	-0.108**	-0.103**	-0.107**	-0.105**
	[0.00354]	[0.00342]	[0.00312]	[0.00312]
Higher Degree	-0.142**	-0.154**	-0.143**	-0.154**
	[0.00693]	[0.00716]	[0.00590]	[0.00631]
Professional Degree	-0.0192	0.0725*	-0.107**	0.00143
	[0.0219]	[0.0311]	[0.0216]	[0.0282]
Born 1946-50	-0.357**	-0.887**	-0.333**	-0.875**
	[0.00830]	[0.0586]	[0.00780]	[0.0530]
Born 1936-40	0.297**	0.768**	0.256**	0.771**

Born 1931-35	[0.00121] 0.500**	[0.00717] 1.019**	[0.00124] 0.439**	[0.00678] 1.019**
Born 1926-30	[0.00143] 0.622**	[0.00773] 1.288**	[0.00158] 0.579**	[0.00728] 1.288**
Born 1921-25	[0.00149] 0.532**	[0.00902] 1.579**	[0.00164] 0.498**	[0.00848] 1.582**
Born 1916-20	[0.00139] 0.331**	[0.0105] 1.770**	[0.00148] 0.294**	[0.00984] 1.774**
Census year 2001	[0.00131] -0.532**	[0.0118] -0.362**	[0.00120] -0.535**	[0.0111] -0.357**
Census year 1996	[0.00337] -0.899**	[0.00323] -0.702**	[0.00322] -0.893**	[0.00304] -0.698**
Census year 1991	[0.00196] -0.975**	[0.00532] -1.074**	[0.00201] -0.984**	[0.00499] -1.072**
Constant	[0.000568]	[0.00720] 7.486**	[0.000404]	[0.00674] 7.490**
		[0.00787]		[0.00759]
Observations	1,125,748	699,848	1,238,445	787,909
R-squared		0.311		0.302

1. Robust standard errors in brackets
2. Statistical significance denoted by **, * and + at the one, five and 10 percent, respectively.

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Appendix A

Table A10: SLID Mean of Incidence and Average level of OAS and GIS

Canadian-born Men					
Age	65-69	70-74	75-79	80-84	85-89
Received income from:					
OAS	0.951	0.983	0.981	0.988	0.981
GIS	0.342	0.337	0.346	0.365	0.397
Value of Benefits:					
OAS	4,450.20	5,081.88	5,107.86	5,127.48	5,179.27
GIS	895.40	881.55	844.65	898.93	1,061.76
OAS and GIS	5,345.60	5,963.43	5,952.52	6,026.41	6,241.03
Observations	15,885	13,410	10,030	6,001	2,578
Immigrant Men					
Age	65-69	70-74	75-79	80-84	85-89
Received Income from:					
OAS	0.892	0.924	0.934	0.946	0.926
GIS	0.335	0.317	0.343	0.402	0.389
Value of Benefits:					
OAS	3,973.07	4,496.78	4,452.58	4,388.99	4,362.96
GIS	1,099.41	1,096.33	1,321.06	1,603.09	1,714.32
OAS and GIS	5,072.48	5,593.11	5,773.64	5,992.09	6,077.28
Observations	3,556	3,072	2358	1256	626
Canadian-born Women					
Age	65-69	70-74	75-79	80-84	85-89
Received income from:					
OAS	0.974	0.992	0.993	0.992	0.989
GIS	0.381	0.415	0.456	0.528	0.574
Value of Benefits:					
OAS	4,607.83	5,156.61	5,195.43	5,203.19	5,265.41
GIS	1,117.74	1,286.79	1,511.94	1,885.11	2,221.34
OAS and GIS	5,725.58	6,443.40	6,707.36	7,088.30	7,486.75
Observations	18,061	16,197	14003	9,628	4,745
Immigrant Women					
Age	65-69	70-74	75-79	80-84	85-89
Received income from:					
OAS	0.895	0.939	0.955	0.960	0.978
GIS	0.379	0.417	0.414	0.574	0.614
Value of Benefits:					
OAS	4,007.52	4,411.99	4,502.33	4,505.28	4,638.31
GIS	1,327.84	1,641.90	1,826.29	2,715.84	3,035.74
OAS and GIS	5,335.36	6,053.89	6,328.62	7,221.12	7,674.05
Observations	3,563	3,538	2,983	2,049	1,101

Table A11: Variable definitions and Census codebook labels

Variable	Census Codebook Variable Name			
	1991	1996	2001	2006
Age : Single Years of Age	Age	Age	Age	Age
Sex of respondent	Sex	Sex	Sex	Sex
Marital Status (historical)	MarStH	MarStH	MarStH	MarStH
Province or territory of current residence	PR	PR	PR	PR
Census metropolitan area or census agglomeration	CMA	CMA	CMA	CMA
Education: highest level of schooling	HLOS	HLoSR	HLOSR	¹
Education: Highest certificate, diploma or degree	DegreeR	DegreeR	DegreeR	HCDD
Economic family reference person	EF_RP	EF_RP	EF_RP	EF_RP
Economic family status - detailed	Efstat	Efamst	Efamst	EFamSt_det
Number of people in economic family	Efsize	²	²	EfCnt_PP
Home language (the language spoken regularly at home)	HlnDer	HLnDr	HLNABDR	HLnDr
Place of birth : country of birth of respondent ³	Birth_Pl	POB	POB	POB_CNTRY
Immigration: Age at Immigration (revised)	Age_Imm	Age_Imm	Age_Imm	Age_Imm_Revised
Immigrant status	ImmDer	ImmDer	ImmDer	ImmDer
Year of immigration	ImmYear	YRIM	YRIM	YRIM
Hours Worked for Pay or in Self-employment in the Census week	Hours	Hours	Hours	Hours
Weeks Worked in the Census year	Weeks	Weeks	Weeks_fixed	Weeks
Economic family total income ⁴	EfInc	EfInc	EfInc	EfInc
Personal Employment income ⁵	EmpIn	EmpIn	EmpIn	EmpIn
Investment income ⁶	Invst	Invst	Invst	Invst
Old Age Security and Guaranteed Income Supplement ⁷	OASGI	OASGI	OASGI	OASGI
Retirement pensions ⁸	Retir	Retir	Retir	Retir
Canada/Québec Pension Plan benefits ⁹	CQPPB	CQPPB	CQPPB	CQPPB

Notes:

1. This derived variable is not available in the 2006 Census file. Information was generated from other available information on educational attainment.
2. This derived variable is not available in the 1996 or 2001 Census files. For those respondents in an economic family, information on the number of

- people in the EF was generated by counting the number of individuals recorded as being present in the EF according to a common household and EF reference number.
3. Detailed country of birth information was used to define region of birth as follows:
 - a. UK = UK, Ireland, Australia, New Zealand, Israel
 - b. USA = United States and US territories
 - c. Western Europe = All of Europe west of and including Germany, Austria and Finland but excluding the former Eastern Block Countries.
 - d. Eastern Europe = Russia and countries of the former Eastern block and former USSR but excluding countries in Central Asia
 - e. Africa = All countries in continental Africa except for South Africa
 - f. South Africa
 - g. Western Asia = Middle East excluding North Africa, Central Asian republics, Iran, Afghanistan, Indian Subcontinent
 - h. Developed Asia = Japan, South Korea, Taiwan, Singapore, Hong Kong
 - i. East Asia = Asian countries not included elsewhere
 - j. Central/South America = countries in Central America, the Caribbean, and South America
 - k. Pacific Islands = note that the very small number of individuals born in these areas were excluding from our sample.
 4. Total income of an economic family is the sum of the total incomes from all sources of all members of that family
 5. Wages and salaries, net income from unincorporated non-farm business and/or professional practice and net farm self-employment income in the Census year
 6. Interest from deposits in banks, trust companies, co-operatives, credit unions, caisses populaires, etc., as well as interest on savings certificates, bonds and debentures and all dividends from both Canadian and foreign stocks received during the Census year.
 7. Old Age Security pensions and Guaranteed Income Supplements paid to persons 65 years of age and over, and Allowances paid to spouses or partners of Old Age Security recipients or widows/widowers 60 to 64 years old by the federal government only during the census year.
 8. Annuity payments received from the Canadian Government Annuities Fund, an insurance company, etc. Does not include lump-sum death benefits, lump-sum benefits or Retirement Savings Plan (RRSP) in the form of a life annuity, a fixed term annuity, a Registered Retirement Income Fund (RRIF) or an income-averaging annuity contract; pensions paid to widows or other relatives of deceased pensioners; pensions of retired civil

9. Benefits received during the Census year from the Canada or Quebec Pension Plan, e.g., retirement pensions, survivors' benefits and disability pensions. Does not include lump-sum death benefits.