



Project Team

Research Working Group

Dr. Martha Fanjoy
 Hana Taleb Imai
 Celestina Akinkunmi
 Bronwyn Bragg
 Laurent Wall
 Mariama Zaami
 Lacey Stewart
 Badri Karki

Steering Committee

Elza Bruk
 Beba Svigir
 Elizabeth Schnitzler
 Dr. Cherylyn Cameron
 Patricia Spadafora

Research Advisor

Dr. Rena Shimoni

Questions? Contact:

Dr. Martha Fanjoy
mfanjoy@bowvalleycollege.ca
 (403) 410-3482

Preliminary Findings Snapshot – Retirement Planning

Participants financial retirement planning varied widely and appears related to intersecting factors: type of employment, length of time in Canada, age at immigration, and economic situation.

The majority of participants indicated that they did little to no active financial saving or planning for their retirement. Many cited a lack of or ill-timed information, unfamiliarity with the Canadian system, and an inability to set money aside while working. One participant, who had delivered financial literacy workshops to immigrant women stated, “We used to talk about putting a little money away every month, and it was always unanimous in the room that the total income for their family of like five, was like \$2000 or less. So their response was - You want us to put money away? We live pay cheque to pay cheque!”

Approximately one in five participants indicated they had planned for retirement and actively saved for their post-work years. Everyone shared experiences – either they arrived in their 20s or very early in their careers or held a jobs within the public sector or corporations that provided pension plans and retirement training sessions. Many indicated that despite their access to resources, there was not enough lead time for people unfamiliar with the Canadian system to prepare for retirement. As one woman explained, “Just before I retired they offered a retirement course and I took the course, it was a three day course. I really felt sad because I couldn’t use any of the information they were giving

me, because you have to plan...they should have given me that course at least 10 or 15 years prior...and it was all around spouses. And I was a single person. So the financial planning part that they were advising, all the advice they were giving was not applicable to my situation”.

For all participants, the idea of retirement planning wasn’t limited to financial savings. Many who did not set aside money for their own living expenses preferred to plan for the future by investing financially in their children’s education, housing, and careers, with hopes they would be supported when they retired. There was also a focus on preparing for their social and emotional needs in retirement: keeping strong reciprocal bonds with children and grandchildren, maintaining relationships in their original home countries supporting a return for long visits, or building a network of friends, social, and volunteer activities to remain connected and active after leaving the workforce.

As our analysis continues, we’ll shift to explore timely and accessible retirement focused financially literacy information for immigrant women, long term effects associated with prolonged economic and social marginalization influencing immigrant women’s economic wellbeing in retirement, shifting family norms effect on women’s retirement plans, and the gendered outcomes of migration and settlement that affect women’s retirement planning and stability.



Project Update

Phase I: Data Collection & Preliminary Analysis

July 2016 – March 2017 (Complete)

Phase II: Program Co-Creation

April – December 2017 (In Progress)

- Collective data reflection (May, 2017)
- Prioritizing themes, action planning, and program design (June - August 2017)
- Implementation and evaluation (September - December 2017)

Knowledge Dissemination

February – Present (On-going)

- Bow Valley College Brown Bag Lunch presentation (February, 2017)
- Annual Metropolis Conference presentation (March, 2017)
- Western Canadian Conference on Gender, Immigration, and Integration presentation (March, 2017)
- Research in Action stakeholder world café (June, 2017)

Research question: What are we seeking to address?

We want to **understand the experiences of retired immigrant women**, the barriers they face, and the supports related to their social wellbeing and civic engagement.

We will seek answers by co-creating and evaluating a program that **facilitates social engagement and civic activities** contributing to a sense of well-being.

Methods Corner: Co-Creation

Just as our use of focused ethnographic methods (participant observation) was aimed at increasing the voice of immigrant retirees in our data collection, employing co-creation methods in Phase II aligns with our understanding of how our methods, and the way in which our research is orchestrated, has consequences for the type of knowledge we produce.



“We want to let go of control; at the same time, we want to stay in control.”

(Olesen and Nordentoft 2013, p. 88)

By engaging the end-user in the data analysis process, shaping the findings, and designing the outcomes, co-creation can mitigate power imbalances often present in the research/practice divide.

In practice, this allows the research team to release the power associated with being an expert, embracing the fluidity and potentially unknown outcomes that sharing control with others encourages. For researchers, service providers, and community members it also means developing an open and shared understanding that we contribute different perspectives and experiences. Recognizing the different priorities for engaging in the work is productive when we share the understanding that systems and related practices are effective, responsive and adaptable when they include the perspective of the groups they will support.

