

# Aging Filipino Domestic Workers and the (In)Adequacy of Retirement Provisions in Canada\*

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## RÉSUMÉ

Bien que la recherche canadienne sur le travail domestique ait surtout porté sur les expériences immigratoires et migratoires des travailleurs domestiques dans le cadre du Programme concernant les employés de maison étrangers et du Programme des aides familiaux résidants, la recherche est rare sur la retraite de ces travailleurs et la façon dont ils vieillissent dans la société canadienne. Cet article met l'accent sur les expériences de vieillissement des travailleurs domestiques philippins qui, en entrant à la retraite, se retrouvent dans l'économie secondaire et / ou souterraine, tout en fournissant et en recevant des soins de leurs conjoints, petits-enfants et membres locales ou transnationales de leur famille. Les données ont été tirées des six entrevues qualitatives et approfondies avec vieilles domestiques philippines qui a parlé de l'expérience de l'immigration, travail dans la prestation de soins, la retraite et le vieillissement. Les résultats soulignent (1) la pauvreté que les travailleurs domestiques philippins âgés rencontrent quand ils abordent leur retraite ; (2) la nécessité pour mais l'insuffisance des dispositions sur la retraite de l'État ; (3) la nécessité de trouver du travail à la main-d'oeuvre non déclarée ; et (4) comment la pratique d'accompagnement est effectuée, comme une stratégie de survie, entre les générations.

## ABSTRACT

Although domestic work scholarship in Canada has focused primarily on the immigration/migration and labour experiences of domestic workers under the Foreign Domestic Movement and the Live-in-Caregiver Program, research is scarce on how these workers retire and consequently age in Canadian society. This article focuses on the aging experiences of retired Filipino domestic workers who, upon entering retirement, find themselves working in the secondary and/or underground economy while providing and receiving care from spouses, grandchildren, and local/transnational family members. Data were drawn from six qualitative, in-depth interviews with older Filipina domestic workers who discussed experiences of immigration, caring labour, retirement, and aging. Findings underscore (1) the poverty that older Filipino domestic workers encounter as they approach their retirement; (2) the necessity but insufficiency of the state's retirement provisions; (3) the need to find work in the unreported labour market; and (4) how caring labour is provided intergenerationally as a survival strategy.

\* I would first thank the women who participated in this study and shared their experiences and stories with me. I also thank Shari Brotman for her feedback and editorial contributions to this submission. I acknowledge the support and funding provided by the Social Sciences and Humanities Research Council (SSHRC), the Fonds Québécois de recherche sur la société et la culture (FQRSC), and the Centre de recherche et d'expertise en gerontologie sociale (CREGES), which have allowed me to carry on my research.

Manuscript received: / manuscrit reçu : 31/10/14

Manuscript accepted: / manuscrit accepté : 06/06/16

**Mots clés :** vieillissement, travail domestique, aidants Philippins, soins intergénérationnels

**Keywords:** aging, retirement, domestic work, Filipino caregivers, intergenerational care

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Existing gerontological literature has demonstrated that older immigrant women are more likely to live in poverty than their Canadian-born counterparts (Chui, 2011; Marier & Skinner, 2008). This reality is partly attributed to the ways in which the Canadian pension system requires its constituents to actively participate in the labour market throughout their lifetime in order to benefit from its contributory programs. These types of restrictions disproportionately affect older immigrants because they are prevented from accessing maximum entitlements (Marier & Skinner, 2008). Although research on the poverty of older women provides important clues in understanding the structural barriers they face as they transition into their late lives, there is limited research on how domestic workers from the Global South,<sup>1</sup> who have received their permanent resident status/Canadian citizenship, retire and age in Canada. Although female immigrant workers in the secondary labour market and low-paid contract workers face similar circumstances of precarity, the experiences of retired domestic workers can be considered unique given the labour they are expected to provide within the household. These tasks include but are not limited to the intimate forms of caregiving, cleaning work, cooking, and other types of duties that can extend past the household (Alcuitas, Alcuitas-Imperial, Diocson, & Ordinario, 1997; Pratt, 2004).

This article derives from a study that examined the experiences of aging among Filipino domestic workers living in Montreal. Here, I focus on how older domestic workers in Canada are unable to retire in the traditional sense, instead finding themselves in positions where they continue to provide labour in the informal economy and in the private sphere to ensure that their needs are met in their later lives.

#### *Situating Older Immigrant Women within Canada's Pension Schemes*

Divided along three pillars, Canada's pension structure offers basic entitlements through government transfers and contributory schemes meant to ensure and maintain a standard of living for older Canadians (Financial Consumer Agency of Canada, 2015). At its base are basic entitlements such as the Old Age Security (OAS), which represents a universal government transfer program whose purpose is to reduce poverty in later life. In instances where older adults require additional support, the Guaranteed Income Supplement (GIS) serves as a means-tested supplement to the OAS (Service Canada, 2014). The second pillar is represented by state contributory schemes such as the Canadian Pension Plan/Quebec Pension Plan (CPP/QPP), which all Canadian workers formally contribute to throughout their labour history in Canada. Finally, the third pillar comprises private pension schemes such as the Registered Pension Plan (RPP) and the Registered

Retirement Savings Plan (RRSP). These provisions come in the form of employer and/or individual contributions. It is important to note that the three retirement pillars reflect the gendered and stratified labour market in Canada (Young, 2011). According to Marier & Skinner (2008) older women disproportionately access the GIS, a maximum benefit of approximately \$14,000 CAD. With 7.6 per cent of older women living below the low income cutoff line (LICO),<sup>2</sup> it is important to note that even maximum entitlements to the GIS (\$14,000 CAD) would still situate older women well below the LICO in urban (\$22,229 CAD) and rural (\$15,302.27 CAD) areas (Young, 2011). Approximately 80 per cent of older women who are unattached (i.e., never been married, are widowed, or are divorced) are living in poverty in Canada (Chui, 2011; Young, 2011). These realities exist in large part because of the ways in which Canadian retirement policies are structured to benefit full-time and continuous work (Kodar, 2012; Young, 2011).

The intersections between retirement and immigration have particular implications for older immigrant women, as their later lives are characterized by low incomes and reduced access to income security programs (Marier & Skinner, 2008; Young, 2011). The persistence of low incomes is closely tied to the eligibility rules governing Canada's OAS and GIS programs, which are particularly restrictive to newcomers, and have a disproportionate impact for immigrant women who cannot access and benefit from pension programs in the same way as their Canadian-born counterparts. Marier & Skinner (2008) noted that immigrants tend to receive fewer public and private social benefits for three key reasons. The first relates to the time of arrival and the ability to contribute to the contributory pension program. Since many immigrants arrive halfway through their life course, they are subject to reduced capacity to contribute, placing them at an economic disadvantage when they reach their later lives (Ginn, 2003).

A second reason for their reduced capacity to contribute is the residency tests and restrictions on benefits allowed for family members (Sainsbury, 2006). Access to full OAS entitlements, for instance, requires the applicant to live in Canada for at least 40 years (and at least 10 years after the age of 18). This criterion is very difficult for immigrants to meet, especially for those coming through reunification categories, where older newcomers face specific clauses rendering them financially and socially dependent on their sponsors for 10 years (now 20 years) (Koehn, Spencer, & Hwang, 2010). The current 20-year Dependency clause, which replaced the former 10-year Dependency clause, prevents incoming older immigrants from accessing state entitlements until after they have fulfilled this residency and dependency requirement. Finally, labour market and acculturation barriers have significant implications for

immigrant women, who are most likely to encounter interrupted careers, and low wages within the secondary labour market (Galabuzi, 2006; Li, 2003). Given these structural barriers and restrictions to full entitlements, Marier & Skinner (2008) revealed that immigrants arriving after 1970 collected only 51 percent of the OAS compared to their Canadian counterparts, meaning the bulk of their income was derived from the GIS.

#### *Considering the Caring Labour of Domestic Workers in Canada*

Although retirement policies have particular implications for older immigrants, a specific population that warrants further consideration is older immigrant women engaging in domestic work. The term domestic work covers a range of tasks and services that vary from country to country. According to the International Labour Organization's Domestic Workers Convention of 2011, distinctive characteristics of domestic work are that the work performed is located within a household, and services are provided to third-party employers (International Labour Organization, 2011). Citizenship and Immigration Canada (CIC) offers a broader definition of live-in caregivers (domestic workers), focusing on the populations who receive services. Domestic workers in Canada are considered caregivers "who are qualified to provide care for children, elderly persons or persons with disabilities in private homes without supervision" (CIC, 2014a, "Live-in caregivers", para. 2). Existing research in Canada has documented how domestic workers engage in household work (cleaning, cooking) and caring labour (child care and child rearing), both of which are situated under the spectrum of reproductive work<sup>3</sup> (Neysmith, Reitsma-Street, Collins, & Porter, 2012).

Within the past few decades, women of the Global South (particularly from the Philippines) have crossed Canadian borders to assume care work that is commonly characterized as low-waged, as well as low-skilled and highly gendered (Barber, 2008; Kelly, Park, de Leon, & Priest, 2011; Pratt & Philippine Women Centre of B.C., 2012). Canada, like many Global North societies, relies on transnational and feminized labour to provide care within its domestic and private spheres. According to a report by Kelly et al. (2011), more than 52,493 permanent residency applicants were received under the Live-in-Caregiver Program (LCP) since 1992.<sup>4</sup> Although the annual number of domestic workers has increased since the introduction of the LCP, existing research has focused almost exclusively on caregivers during their younger years, leaving us with limited knowledge on how domestic workers age and retire in Canada.

#### *A Brief History of Domestic Work in Canada*

The precursor to the Foreign Domestic Movement and Live-in Caregiver Program, and turn towards immigrant

women from the Global South began in 1955 with the West Indian Domestic Scheme (WIDS). WIDS was a financial arrangement between Canada and the United Kingdom, which granted conditional landed immigrant status to single women aged 18 to 40 from the British West Indies in exchange for one year of live-in domestic service (Foner, 2009). Although the WIDS allowed women of the Global South to enter as domestic caregivers, its eligibility requirements were the start of explicitly exclusionary practices against women of color (Bakan & Stasiulis, 1997; Cohen, 1994; Foner, 2009). For instance, domestic workers from the British West Indies were not offered financial loans or paid passage that had previously been given to past European domestic workers (Bakan & Stasiulis, 1997). Expanded purviews given to the state meant that domestic workers who were deemed unsuitable and ineligible could be expelled at any given moment. Finally, the imposition of a yearlong live-in requirement allowed employers to have significant control over their employee's salaries, hours, and working conditions.

The West Indian Domestic Scheme was transformed into the Non-immigrant Employment Authorization Program (NIEAP) in 1973. Unlike its predecessors, the NIEAP revoked the right to permanent residency, and granted domestic workers a temporary work visa in its place. Mounting reports of abuse raised the level of awareness of the working conditions under the NIEAP, prompting increased calls for safer labour standards (Cohen, 1994). In response, the Canadian government introduced the Foreign Domestic Movement (FDM) in 1981, and reinstated the pathway to permanent residency but extended the required length of live-in service by two years. The FDM policy also saw a shift in applicants, as women from the Philippines became the primary source of domestic caregivers (Alcuitas et al., 1997). Further changes were made in 1992 with the introduction of the LCP, which ostensibly sought to reform the FDM but placed further eligibility restrictions such as the requirement of a grade 12-equivalency education, and knowledge of an official charter language (Bakan & Stasiulis, 1997). The LCP also expanded the scope of what would be considered care work to include elder-care, and care for clients with disabilities (Bourgeault, Parpia, & Atanackovic, 2010; Chowdhury & Gutman, 2012).

In 2014, the Canadian government once again made changes to the domestic worker program by introducing the Caregiver Program (CP), the replacement program to the LCP. This iteration of domestic work policy saw the elimination of the required live-in component, as well as formal streamlined categories for childcare and care for people with high medical needs (CIC, 2014b). Although policy makers have lauded the changes for ostensibly alleviating risks of employer abuse, many of

the challenges of past programs remain, particularly in regards to long processing periods and the lack of access to immediate permanent residency (Tungohan et al., 2015).

#### *Problematic Nature of the Domestic Work Policy in Canada*

Although the annual number of live-in caregivers has increased since the introduction of the LCP, both past and more recent domestic work policies in Canada have been criticized for producing labour conditions akin to modern-day slavery; highlighting in particular, the precarious and potentially abusive nature of the workplace. For instance, employers are given considerable discretion over salaries, hours worked, and workplace conditions (Pratt, 2004; Tungohan et al., 2015). Domestic workers abide by prevailing wage standards that ensure minimum salaries, but they are seldom compensated for extended and overtime work hours, which drastically lower their actual hourly compensation (Choudry, Hanley, Jordan, Shragge, & Stiegman, 2009). Moreover, researchers have identified the de-skilling of a very educated and professional workforce as a major issue. Here, researchers noted that incoming domestic workers from the LCP were required to meet a high educational criterion but prevented from undertaking vocational studies during the length of their contract (Atanackovic & Bourgeault, 2014; Kelly et al., 2011). These types of barriers have been especially restrictive considering that employers have failed to recognize domestic work as legitimate “Canadian experience” (Atanackovic & Bourgeault, 2014). These types of barriers, in addition to the onerous and long work hours, prevent domestic workers from upgrading their skills in order to transition away from the secondary labour market (Atanackovic & Bourgeault, 2014).

In addition to research on the workplace, existing scholarship has also examined the detrimental impact of domestic work policy on the family unit, where delayed processing times in applying for, and receiving, permanent residency have meant prolonged separation between mothers and their families in the Philippines (Barber, 2008; Pratt, 2004; Parreñas, 2005; Pratt & Philippine Women Centre of B.C., 2012). Taking into account the extended wait times in applying for family sponsorship, domestic workers face separation from their families for an average of five to 10 years (Pratt & Philippine Women Centre of B.C., 2012). Though existing scholarship has contributed to our understandings of transnational labour and the ways in which domestic work is highly mobile, transient, and de-skilling work, we know very little of how domestic workers age in Canada. For Filipino domestic workers who have spent earlier parts of their life course crossing borders to provide care for their employers and families, the scarcity of knowledge renders invisible their realities of health,

family arrangements, negotiations of care, and financial security in later life. The need to highlight these experiences is especially urgent when we consider that women over the age of 65 are vulnerable and at risk for poverty in the later stages of their life course (Young, 2011). Thus, inquiries into the late-life experiences of older and retired domestic workers come at a particularly important time given the number of immigrant women from the Global South who are both aging and retiring after providing extensive caring and domestic labour to Canadian families.

## **Methodology**

This study examined the experiences of aging among Filipina domestic workers living in Montreal. Interviews were conducted from January to March 2013 with six Filipina respondents who had immigrated to Canada under the Foreign Domestic Movement program. The analysis was part of a larger ethnographic study, which adopted an intersectionality framework to examine the interplay between immigration, retirement, and aging of older Filipinos in Canada. Intersectionality first emerged from feminist and critical race scholarship that problematized the singular and unidimensional categories that were often used to explain the experiences of African-American women who encountered the American legal system (Crenshaw, 1993). Intersectionality theory states that the existence of categories of oppression (such as race, class, gender, sexuality, and ability) and experiences of social domination cannot be separated from each other (Crenshaw, 1993; Mullaly, 2010). As such, an intersectionality framework moves the critical analysis beyond dyads of social location to include multiple intersections of race, class, religion, ethnicity, language, and citizenship. Using an intersectionality framework in the context of this study thus revealed how retirement, immigration, and domestic work policies work in tandem in shaping the gendered late-life experiences of older domestic workers from the Philippines.

Consistent with an ethnographic methodology, this study examined the shared patterns of behaviour, beliefs, and languages of an entire cultural group through extended observations and interviews (Creswell, 2013; O’Reilly, 2009). The larger study involved in-depth interviews with more than 30 older adults, adult children, and community stakeholders who spoke about the intersections of aging, caring labour, and immigration/migration in Montreal, Quebec. Recruitment took place through snowball sampling, as well as posted advertisements in two local newspapers. Interview questions, participant observations, and policy documents were part of focused inquiries into the aging, immigration, labour, and caring experiences of older adults. This article reports the findings of a subset of

domestic workers who participated in the larger study on Filipino aging.

The findings concern six women, all of whom who were born in the Philippines and had engaged in domestic work abroad before immigrating to Canada in the 1980s. Like all domestic caregivers under the FDM and LCP, the study’s participants came alone during the obligatory live-in period, and were consequently separated from their families before applying for and receiving their permanent residency (and subsequent Canadian citizenship). Upon receiving their permanent resident status, most domestic workers were reunited with their families through the Family Sponsorship program.<sup>5</sup> At the time of interview, two participants were under the age of 65 and were preparing for retirement. The remaining four respondents were officially retired and were receiving basic provincial and federal pension entitlements for a number of years. Note that although all participants came to Canada as domestic workers, some eventually transitioned to other forms of work in the secondary labour market as industrial factory workers or part-time housecleaners. All participants would nonetheless continue to engage in part-time domestic work either formally or informally at one point in their later lives. Participant ages ranged from 63 to 73; three participants were widowed, two were married and continued to live with their spouses, and one remained unattached. Table 1 provides an overview of participants’ caring labour, employment, and pension entitlements.

*Data Analysis*

In-depth qualitative interviews, which lasted from 90 to 120 minutes, were audio-recorded and subsequently transcribed. To ensure confidentiality and anonymity, participants were given pseudonyms, and signed informed consent forms to ensure their voluntary participation. During the interview phase, participants

were asked to describe their experiences of aging, and the challenges they encountered as they approached or transitioned into their later lives. They were also asked to talk about their retirement provisions, and the extent to which these entitlements were sufficient in meeting their day-to-day needs. The majority of interviews were conducted in English given the proficiency of most to communicate in English and Tagalog. For two interviews, an interpreter was present to translate interview questions when participants expressed an ease and preference in speaking Tagalog.

Data analysis began with a process of open coding, wherein the researcher read the interview transcripts and made categories of meaningful phrases, events, and concepts. This iterative analytical process is consistent with qualitative and ethnographic research approaches that engage in extensive and exhaustive coding of transcripts for analytical purposes (Creswell, 2013; Denzin & Lincoln, 2011). Interview transcripts were read a second time to develop substantive themes on retirement, caring labour, and aging. The research was conducted in accordance with standards set forth by the Tri-Council Policy Statement for Ethical Conduct for Research Involving Humans, and approved by the Research Ethics Board Office of the author’s university. To ensure the validity and authenticity of the research findings, immigration/migration scholars and practitioners were solicited to check the trustworthiness of the data and research findings.

**Findings**

The following section reports on the findings of interviews with six retiring and retired Filipina domestic workers in Canada. The findings for this study underscore the difficult terrain that domestic workers must navigate through as they approach retirement aging. Older domestic workers spoke about the interplay of poverty as they transitioned into retirement, the necessity

**Table 1: Caring labour contributions of participants**

Participant	Caring Labour	Informal/Unreported work	Pension
Charito	Instrumental and financial care to children, grandchildren	—	OAS GIS
Laarni	Financial contribution to the Philippines	Domestic worker	Employment Insurance
Maryvic	Financial, instrumental care to children and grandchildren; financial support to the Philippines	Babysitting	OAS GIS
Nenita	Instrumental support to children, grandchildren, husband	Domestic worker	OAS GIS
Pearl	Instrumental care to children and grandchildren, husband; financial support to the Philippines	Domestic work	Employment Insurance
Rizza	Financial, instrumental care to children and grandchildren	Companion at nursing home	OAS GIS

**GIS = Guaranteed Income Supplement**  
**OAS = Old Age Security**

but insufficiency of retirement provisions, the need to find work in the unreported labour market, and the caring labour exchanges that occur within the inter-generational family unit.

*Entering New Frontiers with Familiar Challenges: Experiences of Poverty, Insecurity, and Discrimination in Later Life*

Consistent with research on immigrant women in later life, all domestic work respondents discussed the difficulties of living in poverty throughout their life course. Their narratives especially highlighted how the cumulative impact of caring labour under domestic work was pronounced as they transitioned into retirement. Although all six respondents came to Canada as domestic workers, some had transitioned to other parts of the secondary labour market (e.g., industrial sector, part-time cleaning work) or in the informal and underground economy<sup>6</sup> before entering retirement. Participants referred to the latter as “under the table work”, where they would receive unreported income in exchange for domestic work services such as cleaning, cooking, and caregiving. For reasons that will be discussed later in this article, the informal and underground economy represented an important opportunity to earn additional funds to support themselves and their families.

When asked whether they considered their lives following retirement, all participants expressed their desire to work despite receiving pension entitlements at the age of 65. Retirement, in this regard, was framed as a means to alleviate financial burdens incurred throughout the life course. The transition into later life demonstrated the difficulties and impact of work in the secondary labour market in general, and domestic work in particular. At the age of 63, Laarni provided a glimpse of the anticipation that some participants had towards retirement, and the types of entitlements they would receive. Laarni came to Canada in the 1980s under the FDM and where, after receiving her permanent resident status, she transitioned to manual labour in a garment factory. At the time of her interview, Laarni had been recently laid off and had begun to receive employment insurance (EI). As a single woman in her early 60s, Laarni discussed the hardships of making ends meet, and being forced to work multiple part-time jobs in the underground economy to cover her daily costs of living.

**Laarni:** It's becoming hard, the life here. And I'm 63. [At] 65 I'm planning to, if I'm still healthy, move. ... I want to get my pension here first. ... I've been here for a very long time and I think I [will] have a hard time to adjust when I go to the other place [and] if I don't have enough money. ... Especially, I am alone, and I pay the rent. ... I'm scared. I don't have enough job[s]. I am only working three

hours. I get ... \$567 CAD in one month and do you think 567 is enough? And then now I'm becoming old. ... How can I live?

Laarni's story is reflective of existing research that showcases the difficulties of living in poverty in late life, especially for women who are single (Young, 2011). At the age of 63, Laarni found herself in financial insecurity, where her wages were not enough to sustain her late-life activities. Not yet eligible to receive basic entitlements, Laarni was reliant on part-time under-the-table work to supplement her employment insurance. Her reality sheds light into the ways in which poverty and work in the secondary labour market have forced her into a precarious situation, whereby she was entering her later life struggling to meet her basic necessities for care, food, and shelter.

Pearl's story provides further nuance in understanding how experiences of poverty earlier in the life course can be problematic later in life, particularly when sudden and unexpected events disrupt already precarious living situations. At the age of 64, Pearl worked full-time in a food-processing factory, and supplemented her salary with part-time domestic work for three different employers. Just weeks before her interview, Pearl experienced a roadside accident that required significant rehabilitation and an extended leave from all her work responsibilities. The event was particularly devastating given the financial obligations that Pearl had to her adult children and grandchildren. Pearl was asked how this injury impacted her short- and long-term plans:

**Pearl:** Very difficult; especially the pain. I don't want that to happen again (*laughs*). The pain is too much.

**Interviewer:** Do you feel optimistic that you're going to be back to the way you were before?

**Pearl:** I will, but not stronger [like] before. ... Before I never think that I'm old, but now I feel like I'm REALLY old. Before, I can do anything. Even the hardest work, I can do. ... I never complained ... The work before in [the factory] I work[ed] with men. And they said I work like a man. My supervisor likes me because I do EVERYTHING. I finish the work on time. Now, I don't know.

Both Laarni and Pearl's realities showcase the precarity and insecurity they encountered as they approached their later lives. Rather than frame retirement as an opportunity to leave the workforce, both expected to continue to work after reaching the age of 65. However, both Laarni and Pearl were met with realities that stressed the cumulative impact of engaging in domestic work for most of their adult life. The inability to engage in upward mobility, and the financial and caregiving support given to their families meant that they expected to continue their work after retirement.

Laarni and Pearl's transition into later life also highlights the ways in which domestic work can be experienced as older women reach retirement age. Pearl described herself as someone who was able to do "anything" or to "work like a man"; expressing pride in her durability and diligence while working in the secondary labour market. The accident, however, forced Pearl to recognize her body's limitations, and consider how this new reality would impact her later life. A legitimate question that has yet to be explored within existing gerontological literature is how domestic workers retire from the workplace. Within the context of caring labour, not only is this work highly gendered, but also assumed to be age-appropriate for younger people. The aging process, which can slow one's physical capacities, raises questions as to how employers perceive and ultimately handle domestic workers who are close to retirement.

Charito's retelling of the circumstances leading to her retirement offered a powerful glimpse into this dynamic. After immigrating to Canada under the FDM, Charito remained with her employer for close to 30 years where she was mostly responsible for childcare. As her employer's children grew older, Charito was given more household responsibilities such as cooking and cleaning. Though the work was physically challenging given the size of the home, Charito was confident that she was performing to her employer's satisfaction. Her employers ultimately disagreed, and chose to dismiss Charito at the age of 64. The firing was particularly difficult given the emotional bonds developed over the years. This bond was so strong that Charito brokered a deal that would allow her daughter to serve as her replacement after retirement. Charito's decision to leave the workforce, however, was ultimately stripped away when she was unceremoniously fired.

**Charito:** It was hard for me. ... My employer does not want me to work [for] them because they find out that I'm getting old (*chuckles*). They said that. ... I did not expect that they were gonna (*long pause*) want me to stop working because I did not feel I'm tired ... When they come [back from a vacation], they said, "Charito you have to stop working. You can tell [your daughter] to start now" ... because that is our agreement: If I go, I give my work to my daughter. ... I did not argue about that because if they don't WANT, what can I do? ... They think I need to rest now. (*chuckles*) I don't know what they see. *Sakit ako* (I was hurt) ... *Parang depressed ako* (It was like I was depressed).

Charito's dismissal highlighted how perceptions of domestic work can shift as caregivers age, and how relationships between aging domestic workers and employers become ruptured when the former fails to meet the standards of what and how a domestic worker

is expected to perform. In Charito's case, these standards seem to have been predicated on discriminatory assumptions of domestic caregivers being young and durable; traits which may run counter to caregivers who are visibly aging and approaching their retirement. Though she had developed a bond with her employers, to the point of feeling like a member of their family, Charito's dismissal left her scrambling to find financial support. Charito's situation sheds light on the problematic nature of caring labour becoming essentially commodified when domestic caregivers are treated and ultimately deemed as expendable bodies in later life. This treatment can occur despite the relationships formed between caregivers and those they care for. As Charito's case illustrates, employers hold significant control over the parameters of their employee's working conditions and compensation even as domestic workers age.

#### *(In)Adequacy of Retirement and Pension Entitlement*

The aforementioned cases draw attention to the precarity that many participants faced as they approached retirement. As such, participants unanimously perceived their pensions as an important entitlement that would alleviate the burdens of their financial insecurity. It is important to note, however, that while respondents acknowledged the necessity of receiving their OAS/GIS, they also expressed and experienced ambivalence over the amount they received. Part of the difficulty can be attributed to the time of arrival because most respondents entered under the FDM during their 30s to 40s and were therefore not eligible to receive maximum entitlements, which requires 40 years of residence in Canada. The implications of being unable to meet the maximum eligibility requirement has been shown to have a profound impact on immigrant women in Canada, who continually live under the poverty line (Marier & Skinner, 2008). Other considerations are the ways in which domestic workers are unable to engage in upward mobility; instead, they experience lateral movements within the secondary labour market. These dynamics intersect and create situations in later life wherein older adults receive partial entitlements.

It is worth stressing that although participants expressed gratitude in receiving their monthly provisions, they were quick to note its inadequacy in sustaining their basic necessities. Maryvic's (age 70) and Rizza's (age 73) assessments of the OAS/GIS illustrated the importance but inadequacy of basic Canadian pensions. Like other participants of this study, both Maryvic and Rizza continued to participate in the underground economy by earning unreported wages as a means to supplement their pensions. Although they acknowledged the importance of receiving their monthly entitlements, they also described how these provisions were allocated to the intergenerational family where they contributed to,

as well as relied on, the financial and care support of their adult children:

**Maryvic:** It is important for me. How will I live without my pension? Oh my God, I would not like to depend on my children to give me some allowance so I will live. I will worry so much. ... Some seniors that I know of [are] really well off ... They can travel back home; they do not depend on their children, and the children do not depend on them. Oh I envy them. ... I know several seniors like me, who have to care of the grandkids because the children asked them to. And the mom or the seniors are so obligated because that is our tradition; to fulfill the needs of our children.

**Rizza:** [People] living with the children can save money, but the seniors who's living alone, they can save also but not really much. Like me: I don't have money. It's just enough. I'm just living with my pension. ... But the money is on and off. I don't ask money from the children unless I'm really needy. That's why I'm working. Like yesterday, I worked four hours. I do the cooking, [and] I have 50 bucks. [I receive the] Quebec and federal. ...I have no complaint[s] but still I have to work. I like to work.

Although basic state pensions provide some financial flexibility, they are seldom enough to extricate retired participants from caring labour responsibilities, whether in the informal and underground economy, or from the intergenerational family. Maryvic and Rizza's assessments showed how the inadequacy of existing basic pensions produced two unique realities for the participants of this study. The first is characterized by prolonged engagement with the informal and underground labour market (referred to as "under the table work" by participants). This unique reality underscores the changing nature of domestic work in later life, which for some, meant continuing the same type of caring labour provided earlier in the life course. For others, this new reality meant a modified version of caring labour that shifted according to domestic worker and employer needs and capacities. It is important to stress that these realities exist because of earlier events in the life course, wherein the de-skilling nature of domestic work, time of immigration (which prevent domestic workers from receiving maximum pension entitlements), and living in poverty represent cumulative disadvantages that compel retired domestic workers to pursue work in the underground economy. The decision to continue to work in later life garnered significant risks and rewards for the study participants. The second reality that respondents faced was the reliance on the intergenerational family as a way to receive reciprocal forms of support.

### *Dual Realities of Informal Work and Intergenerational Support*

The underground economy offers both risk and rewards to care work. Although both contributory and universal pension programs are offered by the state to "enhance the quality of life of Canadian seniors by providing a modest base upon which to build additional income for retirement" (Employment and Social Development Canada, 2015, "Quick Facts", para. 2), the lived experiences of the six respondents highlight how retirement does not necessarily mean the end of work. For participants of this study, opportunities came in the form of untaxed labour in the informal and underground economy. At the age of 66, Nenita continued to care for her aging employer, from whom she garnered fixed but untaxed compensation (\$15 CAD per hour) in exchange for the provision of caring labour. This income allowed Nenita to pay her bills and, more importantly, to continue to provide financial support to her children and grandchildren:

**Nenita:** I'm getting good pay: \$15 CAD an hour. And besides that, I just want to pay off my bills. ... I cannot retire just like that because I'm paying off my bills and my two sons still depend on me. If it's me and my husband alone ... [my pension] is more than enough. We're getting our pension, it's only \$1,000 CAD each. That's not really enough with the expenses I have. Too much.

Compared with Charito's situation, where she was unceremoniously fired for not maintaining a standard of work, Nenita's example highlighted that older domestic workers could also form bonds with their employers that go beyond the typical caregiver/client relationship (Bourgeault et al., 2010). In these types of situations, caregivers evolved into companions to their older clients (Bourgeault et al., 2010; Chowdhury & Gutman, 2012). For respondents like Nenita, the changing nature of domestic work in later life meant having a similar workload, but with better pay (since the work would be untaxed). This allowed Nenita to continue to support her family, and manage her ongoing expenses, which she characterized as "too much".

Existing relationships wherein domestic workers become ostensible family members can also facilitate transitions into under-the-table work once they retire. In the following excerpt, Pearl discussed how despite having four part-time jobs ranging from cleaning to companionship work, her employers were jockeying to retain her services when she would formally retire. These choices would offer Pearl a degree of agency in choosing the types of work and number of hours she provided when she entered the under-the-table labour market.

**Pearl:** I have a part time cleaning [job]. Just cleaning. And [another] one of my part time jobs is [for] a single guy and I do his laundry and cleaning. ... And



the other part time is a family with one daughter. ... I work with them for almost 28 years. They don't want to change me even though I said "I'm already tired, and I will give [a] replacement". They said, "No, no, no! You come to us" (*laughs*) ... If I have a chance, I [would] only have one part-time [with] the old lady who's 80-something. She loves me very much. I go to her house [where I'm] supposed to clean, but [I] just to talk to her. She's paying me. ... She follows me everywhere I go, and we talk. ... They know that I'm retiring. And they said don't go back to work when I retire, and I will just work with the [older lady]. Just the companion. So I will not work hard.

Pearl's assessment reflected how, despite being unable to fully withdraw from the labour force after retirement, she received opportunities for part-time work with seemingly better working conditions (by way of reduced work load, and less physically demanding types of work) and better pay. For Maryvic, the informal and underground labour market offered flexibility in the types of work performed, as well as number of hours exerted. Although Maryvic retired at the age of 67, she expressed a desire to continue to work but under different circumstances from when she first started as a domestic caregiver. In particular, Maryvic was actively looking for work that required minimal physical output:

**Maryvic:** If there is work that's coming, I will work. Part time and under the table. ... I would only take like baby-sitting. I will not be able to do housekeeping anymore. I detest that already (*laughs*) because I've been doing that all my life. ... If I have enough money I will not want to work anymore now! Like I want to go ... to Italy with my sister. I cannot because I don't ... have the pocket money. Like if I go, and after I come back I have nothing anymore.

This reality reflects the changing nature of domestic work in later life, where some participants were able to leverage pre-existing relationships with employers into modified work schedules and tasks. It is worth noting that as domestic workers age in Canada, they experience lateral movement within the secondary and underground labour market rather than have the opportunity to lead a life of leisure at the end of their life course. Although the risks of injury or the exacerbation of existing health ailments represent significant concerns, participants discussed how their sacrifices would be compensated not only by changed or reduced work schedules, and better pay, but also by potential rewards and inheritances once their employers pass away. The notion of inheritance was raised by five participants (Laarni, Maryvic, Nenita, Pearl, and Rizza), with some providing brief acknowledgement of how extended caregiving roles during retirement might generate additional incomes. Although not all participants disclosed having

these expectations met, two participants in particular (Pearl and Nenita) explicitly discussed the payoffs of staying with their aging employers:

**Interviewer:** Do you plan to work even though you're going to [retire at] 65?

**Pearl:** Yes, yes. But under the table (*laughs*) so that I have [an] out. The old lady needs me. She loves me. She loves me.

**Interviewer:** *Meron po ba kayo na inaasahan na mana na matatanggap?* (Are you waiting for an inheritance?)

**Pearl:** Yes! That's for sure. ... She's very nice. She's always giving me anything.

**Nenita:** Like this employer that I have before this one. ... I [was supposed to] be a reliever for only 2 weeks but he liked my performance. He kept me ... [and] from my regular job I go there at night, from 5:30 to 8 o'clock, I prepare[d] his meal. During the weekend, I do his laundry and everything. Do you know when he passed away, he gave me \$50,000 CAD and a Mercedes Benz?! ... It depends on how you perform. I treat them like a family. ... I worked for him when he was 80. When he passed away he was 95. What I do, I noticed that [during] his birthdays, nobody calls. No family, no nothing. So I decided to give him a party on his 90th birthday. It was a surprise for him; I called, I organized, I called his nephew, and then all of them came together. ... And then after that, they call[ed] him during his birthdays. Invite him out. So I became close to his relatives too. ... And treat them like a family member. ... When I work for someone, I give them 100% of my services.

Nenita's relationship with her deceased employer showed the extent to which participants in this study were rewarded if they were perceived and accepted as extended members of the family. This supports existing understandings of how reproductive labour can blur lines between professional and personal boundaries (Parreñas, 2001; Pratt, 2004; Pratt & Philippine Women Centre of B.C., 2012). These types of dynamics are not surprising given that the need for caring labour is more pronounced for older employers, for whom issues related to physical decline and disability are likely to emerge in later life. Commonly held expectations of reward and remuneration once employers pass away are understood yet seldom discussed among caregivers.

Continued engagement in under-the-table domestic work can also be problematic given how the physical demands of the job can run counter to the aging process. Considering the already vigorous nature of domestic work, it is worth noting the complications and issues that arise when caregivers themselves are encountering degrees of physical decline. In the following excerpt,

Nenita spoke about the challenges of working for her current employer, who required more strenuous physical support because of emerging health issues. By actively engaging in arduous domestic work, Nenita was sacrificing her body at the age of 66 to support her adult children and grandchildren who rely on her financial contributions:

**Nenita:** I work full-time 49 hours a week. ... But after 12 o'clock, my back is already sore. I have to take Tylenol at least. ... Four years I've been working [under the table]. Before it's not that bad because [my employer] was still mobile but everything I do for her now. At my age, I can't believe I can still do it because she's heavy. ... We were in the hospital in March. Two doctors already told us to bring her home, and get a private nurse because she's not going to last. But I thank the Lord she's still alive. I said, "Please extend her life so I will be able to pay my bills".

#### *Continued Sacrifices: Intergenerational and Reciprocal Forms of Care*

The decision to participate in the informal and underground economy was closely tied to intergenerational caring exchanges between adult children and grandchildren. Although domestic workers were able to earn wages through their combined pensions and undocumented work, they still relied on the support and care of their intergenerational families and fictive kin networks for daily necessities. Charito, Maryvic, Nenita, Pearl, and Rizza were living with their adult children, or in close proximity so that they could alleviate the costs associated with rent/mortgage, food, medicine, and shelter. This move was also beneficial for adult children who depended on their retired mothers for their financial contributions, or their availability to provide childcare. The latter arrangement extricated adult children from social reproductive duties so that they could pursue work in the secondary labour market. Consider the case of Charito who, after being fired by her employers, immediately took on a babysitter role so that her son and daughter-in-law would no longer pay for public daycare services. Living with her adult children provided Charito with free board and lodging, as well as shared living costs with her adult children (such as heating, food, and transportation). Such arrangements have allowed Charito to focus on paying for her extensive medical bills, and other monthly costs which include contributions to the care of her grandchildren, as well as occasional remittances to the Philippines. In this arrangement, Charito benefited from being a peripheral contributor wherein her main contribution was focused on caregiving.

**Charito:** I feed and bathe [my grandchildren]. We go to the park and the backyard. I bring them in daycare every morning at 9 o'clock. ... My daughter

is here. The family of daughter is downstairs, and the family of my son is here together with me. ... I cook (*chuckles*) their food. ... And clean the house. ... It's fun for me. I'm happy to take care. ... What do you want me to tell you? Maybe it's our culture; [we're] bound together. ... [The pensions are] not enough [but] with the help of my kids, I survive. ... I keep my money but I pay the mortgage sometimes, and pay also whatever they tell me.

A particularly important finding is the ways in which caring labour, whether it is provided in the informal and underground economy to employers or to the intergenerational family, is round the clock. In addition to providing financial assistance to her sons, Nenita spoke about providing instrumental support in the home for her husband, her children, and her grandchildren. Though Nenita's retired husband assumed most of the household chores including babysitting for their young granddaughter during the week, Nenita still found herself cooking and cleaning during the weekend:

**Nenita:** [I take care of] the entire family! Usually it's for the bills; paying bills of my children. Like [for my son], I pay his credit card, his phone bill ... his car maintenance. ... I don't want really want, but I don't want them to have a bad record. [My husband] does all the work here [at home]. He does the cooking. I just come home and eat. ... The medications – I prepare everything for him. I do everything for him. Everything! ... He seldom goes out to buy for himself. ... During the weekend, he won't work in the kitchen. It's my duty, no matter how I feel. ... We have 5 [grandchildren], and I give them allowance once in a while. Whatever they need, I give them money to buy it.

The excerpt above is emblematic of the lengths that some participants would go through in order to provide care for the intergenerational family, and in particular, grandchildren. By describing her care as an obligation or a "duty", Nenita saw herself as playing a key role in the survival of the family unit by ensuring that her son's financial debts were paid, and that her husband's medications and household necessities cared for (including household work during the weekends). Maryvic described a similar arrangement where she disclosed a sense of responsibility in guiding the next generation. In the following excerpt, she described her role as primary caregiver to her granddaughter while her daughter worked extended hours as a domestic caregiver. The family, according to Maryvic, is the sole provider and reliable source of mutual support.

**Maryvic:** We always come together. ... In fact, last Saturday we were all together because my son – his income is not very, very good. So when he got a little money, he said to himself that he will treat us all. ... We try to be together as much as possible. ... I said to all my grandchildren, "when

we are together, even at the car; it might be an hour ride on the car, or even we are all together I do not want you to be looking here (*points to a mobile phone*). ... Because I want to have a conversation with you". It's very hard, it's very hard. ... Whose fault is that? Probably us the parents because we don't correct them.

**Interviewer:** So why is it important for you as the *Lola* (grandmother) to ... maintain that closeness?

**Maryvic:** Because you cannot rely on your friends for your problems. You cannot rely solely on your friends for whatever problems you have. It's the family that binds together – that can give you that support. ... You may not be in the same opinion, you can argue, but please respect each other. I want you to have that in your relationship.

Participants' reliance on their intergenerational families highlighted the extent to which earlier life course events, such as cumulative disadvantages, had an impact in later life. The cycles of poverty were particularly noted in how domestic workers, who worked full-time hours, were unable to engage in upward mobility. As such, they relied on configurations that extended past the nuclear family and relied instead on their adult children in exchange for caregiving services.

## Discussion and Conclusion

This study brings attention to several important concerns shared among aging domestic workers. Participants spoke about the inadequacy of their pensions, resulting in continued and unreported engagement with caregiving and domestic work. Caring labour was also provided to the family unit, where retired domestic workers relied on, as well as contributed to, the financial and care exchanges between intergenerational family members.

The concerns and realities raised by participants of this study must be understood within the broader context of immigration/migration, labour history, and aging in Canada. Structural forces that connect immigration policy to labour conditions reveal the gendered and racialized nature of caring and domestic work among immigrant older Filipina women. The discussion that follows examines the intersection of aging and domestic work through the lenses of retirement and intergenerational care.

### *Unravelling the Intersections between Domestic Work and Retirement*

Although immigration and income security programs have different objectives, they have profound impacts on each other. The intersections between these two policies have significant implications for immigrant women generally, and retired domestic workers specifically, given their participation in the secondary labour force,

and their reliance on government transfers upon retirement. As such, encounters of poverty are highly prevalent among older immigrant women in Canada (Chui, 2011; Marier & Skinner, 2008; Young, 2011). Here, the cases of Laarni and Pearl demonstrate how living in poverty propelled nearly all domestic workers to frame retirement as an opportunity to continue work rather than stop. I would argue that domestic workers in this study did not *prepare* for retirement in the traditional sense (signified by the end of work); instead, they used the opportunity to leverage their financial situations so that they could continue to work and support their families.

Participants in this study spoke at length about the inadequacy of retirement provisions (OAS and GIS) that led to decisions to delay withdrawing from the labour market in order to make ends meet. This reality created conditions whereby older domestic workers needed to continue to engage in caring labour and domestic work in the informal and underground labour market in order to sustain late-life necessities and activities. Such experiences represent an important finding about the changing nature of domestic work in later life. Yet, domestic workers highlighted their ambivalence regarding their retirement provisions. On the one hand, respondents were grateful for receiving the OAS/GIS for the financial flexibility in choosing the types of work and working conditions to supplement their pension income. However, all participants also derided the (in)adequacy of their pensions because they were not enough to satisfy their basic late-life needs.

Working in the informal and underground economy in later life brings forth important considerations for social gerontological research. The first consideration is how the gendered division of care continues to be pronounced in later life. Although these types of care exchanges have already been documented by existing gerontological and caregiving research (Neysmith et al., 2012; Young, 2011), the continued engagement in caring labour within the informal and underground labour market has received little attention. Existing research has suggested that in order to address some of these late-life inequalities, measures must be taken to improve existing public pension schemes, such as the OAS and GIS, on which older women are most reliant (Marier & Skinner, 2008; Young, 2011). Better compensation would ultimately alleviate the burdens of care that retired domestic workers experience in late life, and it could offer better choices for those who are obligated to work in the informal and underground economy to ensure their survival. In this context, retired domestic workers in this study continued to sacrifice their bodies in order to address the inadequacy and insufficiency in pension entitlements. These realities present interesting reflections on the relationships between caregiver and

employer/care recipients. Unreported domestic work in late life provided both risks and rewards for participants. The mounting challenges of meeting the physical demands of caring work took a significant toll on some participants. Though some domestic workers ultimately gave up the type of domestic work that demanded physical rigour, the majority still discussed companionship or cleaning work that was taxing to the body.

Another important consideration is the changing dynamics between employer and domestic worker as they both approach later life. Based on the interviews conducted for this study, it would seem that older employers value the continuity and ongoing trust within these caring relationships. Participants themselves emphasized the level of trust and confidence that employers had for their workers. From a domestic worker perspective, most respondents discussed the possibility of receiving an inheritance as a significant reward for their continued caring labour and domestic service in later life. Although one would suspect that employers also benefit from these unreported arrangements, which circumvent the payment of provincial or federal taxes, further research is needed to examine the perspectives of care recipients who continue to employ retired domestic workers. These findings, however, provide an important starting point in considering the complexities and nuances of domestic work in later life, shedding light on the evolving relationship between employer and domestic worker as one enters retirement.

#### *Continued Engagements of Domestic Work and Intergenerational Care in Later Life*

One interesting finding is the dynamics within the intergenerational family unit, where most respondents took on caregiving roles to their grandchildren in order to extricate their adult children from childcare responsibilities. The constant caring labour provided by participants is emblematic of the gendered nature of caring labour throughout the life course; especially for women from the Global South. Such engagements are notable when considering how the trajectory of caring provision begins early in the life course when domestic workers migrate from the Philippines in order to provide transient domestic care for employers in different parts of the world while sending financial remittances to their families in the homeland (Pratt & Philippine Women Centre of B.C., 2012). Upon arrival, domestic workers engage in live-in domestic work before receiving their permanent residency while enduring extended periods of separation before they are reunified through sponsorship programs (Pratt & Philippine Women Centre of B.C., 2012). Once reunified, domestic workers find that their children encounter difficulties in integrating

themselves into Canadian educational institutions (Pratt, 2004). The racialization of poverty, commonly understood as the process by which poverty is concentrated and reproduced intergenerationally among racialized groups (Galabuzi, 2006), is key in unraveling how and why retired domestic workers continue to engage in the underground economy to ensure the survival of the intergenerational/transnational family. When we consider how domestic workers also liberate Canadian middle class and affluent families earlier in their life course, it becomes clear that they play an important yet unrecognized role in providing care for families across racial and class lines. Thus, any analysis of why retired domestic workers partake in prolonged physical labour later in life must be examined through an intersectional lens that accounts for race, class, gender, immigration/migration, citizenship, labour histories, and intergenerational care dynamics.

From an intersectional perspective, this study highlights at macro and micro levels the ways in which immigration programs (particularly through domestic work policies) organize lived experiences not only early in the life course, but also most dramatically in later life. Retirement policies are predicated on past participation in the labour market, and produce forms of exclusion and marginalization for domestic workers from the Global South who are unable to receive maximum entitlements. The intersection of immigration and retirement policies serves to organize and structure the later life experiences of respondents who did not necessarily see retirement as the end of work, but as an opportunity to extend and choose their domestic work. Although participants described some agency in the types of work they would take on, most understood that extended work past retirement was necessary to meet their own care needs as well as those of their intergenerational families. Whereas retirement pensions focus on the needs of the retiring or retired individual, this study highlights how these domestic worker participants make decisions about work and retirement based on the needs of the intergenerational family.

The exploration of these realities comes at a crucial time, especially considering emerging debates on raising the age of eligibility for basic Canadian pension schemes. In a 2012 budget speech, then Minister of Finance James Flaherty announced the gradual increase in age eligibility from 65 to 67 starting in the year 2023 (and fully implemented by 2029). Former minister Flaherty described the changes as necessary to accommodate the aging Canadian demographic (Flaherty, 2012). This austerity-driven policy change was justified by fears of an emerging aging demographic wreaking havoc on an under-resourced government transfer program. By increasing the age of eligibility, the federal government was then presenting a narrow assessment of retirement

and labour in later life, rendering invisible the complexities and nuances that exist for older women who provide care and other labour contributions within and outside the private sphere. Moreover, this type of policy change exacerbates already precarious living and working conditions for retired domestic workers who rely on OAS and GIS to provide much-needed financial and labour flexibility in later life in order to provide for themselves, as well as their intergenerational family. Although the recent Canadian government has discussed restoring the age of retirement eligibility back to 65 (Liberal Party of Canada, 2015), debates centred on the impact of aging on federal/provincial budgets will no doubt result in continued discussions on the capacity of the state to fund pensions in the future. Such dynamics underscore the need for social gerontological research to interrogate the importance of part-time, informal care work that is provided in the underground economy, and the implications of having such labour provided by older immigrant women who are part of this labour force.

#### *Considering the Shifts and Changes of Domestic Work in Later Life*

Equally compelling are the ways in which changes to the OAS/GIS place aging domestic workers in a paradoxical binary of being *too old* and *too young*. In the former, aging domestic workers find themselves too old to engage in the types of labour that the secondary and peripheral labour market demands. As Charito's case demonstrated, perceptions of domestic caregiving labour are predominantly perceived to be young and durable. Thus, questions can legitimately be raised as to how aging domestic workers from the Global South are placed at risk for age discrimination, and for subsequent dismissals. At the same time, consideration must be given to older women who are *too young* to retire. Though basic pensions are largely perceived to be inadequate, they nonetheless provide older women with flexibility when choosing the number of hours worked and types of labour performed within the informal and underground economy. Such realities should propel researchers and policy makers to consider the gendered and racialized nature of poverty in later life – in particular, how members of these communities navigate through institutional barriers in order to ensure that their late-life needs are met.

#### *Limitations and Future Directions*

One limitation of this study is its exclusive focus on the experiences of Filipino domestic workers. Although they make up the majority of Live-in Caregiver Program (LCP) workers, other ethnic groups are represented within the domestic work population. Future research could potentially examine the experiences of women who came through past (WIDS, NIEAP) and recent (LCP)

iterations of domestic work programs to compare how retired caregivers of different ethnic origins from the Global South experience their late lives. The findings of this study nonetheless provide an important starting point when examining how the intersections between existing retirement and domestic policies structure the lives of domestic workers from the Global South who retire and age in Canada.

Taken together, the findings of this study contribute to existing research on domestic workers in Canada by examining how caring labour is extended in later life through the formal and underground economy as well as through the intergenerational family. Although research has shown how caring labour is highly gendered and racialized, scholarship on how domestic workers approach and transition into retirement remains sparse. Given the exploratory nature of the study discussed in this article, larger scale research is needed to expand our understanding of how retired domestic workers engage in strategies of survival in their later lives. Potential considerations might include the roles informal community networks have in helping older domestic workers navigate their aging process. For instance, existing research has highlighted the ways in which Filipina health care aides working in nursing homes in Winnipeg rely on social support networks for job opportunities and other forms of support (Novek, 2013). Engaging in this type of research would contribute to our understanding of the interplay and realities of caring labour, immigration/migration, and aging in Canada.

#### **Notes**

- 1 Although the North-South divide is colloquially understood as a demarcation of geographic locations, immigration/migration scholars have argued that distinctions between the Global North and Global South are centred on the global axis of social, political, and economic inequality between and within so-called “developed” and “developing” worlds (Castles, 2003; Del Casino, 2009; Reuveny & Thompson, 2008).
- 2 The LICO is commonly understood as the demarcated “poverty line” (Westhues, 2006).
- 3 Reproductive labour is understood as the labour needed to sustain the labour force (Neysmith et al., 2012).
- 4 Canada's domestic work policy shifted again in 2014 with the introduction of the Caregiver Program, which eliminated the mandatory live-in requirement.
- 5 It is important to note that earlier configurations of Family Sponsorship took significantly less time to process and accept (Ives, Sussman, & Denov, 2015).
- 6 The term informal and underground economy is regarded as the production, distribution, and consumption of goods and services that have value but are not recognized or protected by law, or traced by state regulatory agencies (Reimer, 2006).

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