

**Income Insecurity  
and Exclusion of  
Older Immigrant Women  
in Canada:  
A Narrative Review**

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**Abstract**

In Canada, many older immigrants experience a lack of income security, shame, social exclusion, and social isolation due to insecure access to economic equity and redistribution. In addition, older immigrant women experience disproportionately high rates of income insecurity associated with feelings of shame and social isolation. This narrative review explores why the lack of income security is prevalent among the immigrant population and how financial instability could lead to feelings of shame, unwantedness, social exclusion, and social isolation. The analysis of the articles included in this review identified four themes: i. the mechanisms of income insecurity related to financial literacy; ii. shame, unwantedness, and social isolation associated with

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lack of income security for immigrant women; iii. women's experiences with income insecurity and social exclusion; and iv. ageism, immigration, resistance, and resilience.

**Keywords:** Income Insecurity, Women's Experiences, Ageism, Immigration, Social Isolation, Shame, Resilience.

### **Introduction**

In Canada, many older immigrants experience income insecurity, shame, social exclusion, and social isolation due to insecure access to economic equity and redistribution. Income insecurity is a persistent problem among the older immigrant women's communities in Canada because many elderly immigrant women are either ineligible for income security programmes or partially entitled to minuscule benefits (Boyd, 1989). Income insecurity among immigrant women is a severe economic crisis that has resulted in financial instability, economic exclusion, and disenfranchisement of a large sector of the Canadian community. Income insecurity threatens life expectancy, mental and social well-being, overall quality of life, and fundamental human rights of older immigrant women in Canada (Boyd, 1992; Basavarajappa, 2000). Older immigrant women experience disproportionately high rates of income insecurity associated with feelings of shame and social isolation. Evidence shows that older immigrants and women from racialised minorities are more likely to suffer economic hardship than their counterparts in Canada. Basavarajappa (2000:48) argues that "a study of the distribution of income among a given group is important for several reasons. First, it is relevant for understanding the distribution of economic welfare among members of that group." This curiosity has propelled this research towards understanding why there are too many barriers to equity distributions and a lack of access to collective resources for older immigrant women in Canada.

The mechanisms of income insecurity related to financial exclusion and inadequate financial literacy are not far-fetched. In Canada, financial knowledge advantage is connected to one's immigration status, race, and gender (Lightman & Gingrich, 2018). We live in the age of information technology and financial exclusion, which includes the bias and prejudices

of some banks and financial providers and the lack of tailored financial programmes, which has led to the continuous exclusion of older immigrant women. The women's experiences of social stigmatisation with income insecurity and social exclusion stem from feminine pedagogy, which originated from the gaze of others who respond to the girl's developing body and sexuality in ways that reduce a body wholly alienated from her feelings, leaving her nowhere to hide but also nowhere to belong entirely (Guenther, 2011). The older immigrant women experiencing income insecurity started from the younger women feeling out of place and socially excluded. Shame is an emotion that makes people feel or perceive that they are unwanted, judged, and deficient (Brown, 2006). Lack of income security leads women to experience shame, which elicits social withdrawal, thereby creating alienation and eventually leading to social isolation. (Brown, 2006; Dolezal & Lyons, 2017). Social isolation is an unintended consequence of older immigrant women's lack of income security.

### **Methodology**

This narrative review's aim is to support more extensive social science and multifaceted social work research called Inclusive Communities for Older Immigrants project (ICOI project), which comprises two objectives: i. design interventions to promote social connectedness among older immigrants and ii. develop research capacity and sustainable research knowledge sharing capacity between universities, communities, practitioners, and policymakers. A narrative review is helpful for this research inquiry because it provides a conceptual and practical description of the topic, which may be suitable for questions like this one and may provide valuable information and explanation in a more accurate, succinct, and straight-to-the-point manner (Siddharth & Gayatri, 2021). In addition, a narrative review is a progressive approach to obtaining a comprehensive and inclusive outlook on an issue where there is not enough published literature, as long as it is untainted by the author's bias (Green et al., 2006). Another purpose of this review is to create visibility and inclusion by giving agency and a more extraordinary voice to the vulnerable and marginalised older immigrant women in our community (Foster et al., 2023), advocate for policy change, and collaborate with others on common and broader interests.

The research was informed by an initial literature search using the following database: Google scholar, the University of Calgary library database, and EBSCO. Relevant scholarly peer-reviewed literature was identified by applying the following search strategy, combining free words like (old-age income security or older immigrant's income insecurity) and (more senior immigrant women experiences with lack of income security) and (mental health, shame, social exclusion, resistance, and resilience). Initially, the search focused on older immigrant women's experiences within a Canadian context; however, the availability of relevant literature was limited. As a result, the search was expanded to include other criteria encompassing all high-income countries and any experience with older immigrants' lack of income security, rather than focusing on the economic exclusion of older immigrant women. In addition, articles were only included if they were available in full text, were published in English, or were published before 1985. Finally, the literature search was augmented by a manual search of reference lists of the articles retrieved and by identifying other published works of literature. Articles that met the inclusion criteria were added to a Google document and Google Sheets, respectively. Each selected article was read through and then critically evaluated. I extracted data when available, which was subsequently added to Google Sheets: study citation, publication type (e.g., published and unpublished), study type (e.g., quantitative, qualitative, or mixed method), study characteristics (e.g., study location, setting and use of control), participants characteristics (e.g., number, age, race, and study inclusion/exclusion criteria), intervention details (e.g., length and type), and outcome measures and study results (e.g., qualitative results, qualitative themes, recommendations, critical learning, and insights). The initial literature search identified 55 articles; of which 40 were available as full-text, 28 met the inclusion criteria. An additional 10 references were added through the manual search. Of the 38 articles that met the criteria, 30 sources with the best contributions addressing the research were selected for synthesis.

### **Result Analysis**

The thematic overview of this narrative review identified four broad themes, namely: i. the mechanisms of income insecurity related to financial literacy;

ii. shame, unwantedness, and social isolation associated with lack of income security for immigrant women; iii. women's experiences with income insecurity and social exclusion and iv. ageism, immigration, resistance, and resilience.

### **The Mechanisms of Income Insecurity Related to Financial Literacy**

There are several mechanisms through which income insecurities can contribute to the financial exclusion and inadequate financial literacy of older immigrant women. According to the Canadian 2016 Census, recent immigrants over 65 are perceived as financially vulnerable within the low-income population (Kei et al., 2019). Many of the older immigrant women who migrated to Canada as adults are unfamiliar with the economic system of their adopted country and utterly ignorant of it, which can lead to financial exclusion and abuse (Ferrer et al., 2020). Many women are victims of migration and are deeply affected because they do not have the education and training beyond the Canadian equivalent of a high school diploma. As a result, most start working in many unskilled areas, keeping them below the poverty line (Foster et al., 2023). In Canada, a healthy financial knowledge advantage is perpetuated by what one inherits, and it also correlates with one's immigration status, race, and gender (Lightman & Gingrich, 2018). Older immigrant women are the most vulnerable and marginalised by several systemic sanctions affecting financial skill set capabilities (Ferrer et al., 2020). Black immigrant women, South Asia and Arab immigrant women experience more issues of development and access to resources. As a result, they are disproportionately affected by financial exclusion among other immigrant women on systemic and individual levels (Lightman & Gingrich, 2018). A lack of financial literacy has profound implications for economic security and social inclusion for immigrant women in old age. It can disrupt and diminish the ageing immigrant women's ability to plan efficiently for retirement (Mirza et al., 2017). Furthermore, we live in the age of information technology and financial exclusion, including the bias and prejudices of some banks and financial providers and the lack of tailored financial programmes, leading to the continuous exclusion of older immigrant women.

**Shame, Unwantedness, and Social Isolation Associated with Lack of Income Security for Immigrant Women**

Shame is an emotion that makes people feel or perceive that they are unwanted, judged, and deficient (Brown, 2006). Sponsored older immigrants suffer a significant drop in status because they are relegated to the status of legal dependents during the process, which usually lasts up to 10 years (Koehn et al., 2010). Women struggle the most with feelings of shame because of body image, sexuality, family, professional identity, and ageing. Lack of income security leads older immigrants, especially older immigrant women, to experience shame, which elicits social withdrawal, thereby creating alienation and eventually leading to social isolation. (Brown, 2006; Dolezal & Lyons, 2017). Social isolation is an unintended consequence of older immigrant women's lack of income security. Given the important and leading function social workers play and continue to enact in addressing issues of mental health and the general well-being of the public, it is imperative that social work researchers and practitioners become more invested in both understanding shame and contributing to the growing concern on why people have feelings of unwantedness and self-loathing (Brown, 2006; Guenther, 2011).

**Women's Experiences with Income Insecurity and Social Exclusion**

Women's old age experiences are synonymous with declining income abilities, widowhood, and women outliving men. There is a higher risk of women experiencing income insecurity and social exclusion compared to immigrant men. Some older immigrant women's incomes correlate with their migration from low-income countries (Boyd, 1989). At the same time, some women experience social stigmatisation and social exclusion stemming from the invisible ceiling that has hindered us. To negotiate and enforce collective bargaining agreement, we must recognise the feminine pedagogy, which originated from the gaze of others on the girl's developing body and sexuality in ways that reduces a body to a thing wholly alienated from her feelings, leaving her nowhere to hide but also nowhere to belong entirely (Guenther, 2011). The Canadian pension system requires criteria and restrictions disproportionately affecting older immigrant women; this has led to the poverty of older women and our understanding of the structural

barriers ageing immigrant women face as they transition into their late lives. Immigrant women are expected to perform unpaid household work after working outside the home (Ferrer, 2017). Older immigrant women experience income insecurity during their life's course, which keeps them feeling out of place and socially excluded.

### **Ageism, Immigration, and Resilience**

Ageism and age discrimination are massive barriers to income security, economic equity, and fundamental human rights of the older population in Canada. The Canadian policy on immigration and family class sponsorship discriminates against older immigrants (Boyd, 1989). This sort of policy makes life more difficult for them because it reduces older women within the family migration sponsorship programme to the status of legal dependents to their sponsors in a process that lasts up to 10 years. Moreover, Canadian immigration policies favour younger immigrants because of their perceived economic value versus the financial burdens anticipated by older immigrant populations in Canadian society (Koehn et al., 2010). There is a need for a paradigm shift in how we perceive older people, especially older immigrant women, whose economic conditions are often appraised as burdens to society and as unimportant.

### **Challenges**

#### ***Social Exclusion***

Social exclusion is one of the challenges older immigrant women face in our society. Since the 1980s, Canada's population of foreign-born older immigrants has continued to rise (Boyd, 1989). The population growth led to visible cultural differences between immigrants and native-born Canadians. Social exclusion of older immigrant women means that the people within that category cannot fully participate in the society in which they live, leading to the build-up of disadvantages on multiple dimensions (Bergen et al., 2019). It is worth noting that a person's or group's culture plays a large part in many incidents of inequality, discrimination, social exclusion, and disenfranchisement (Boyd, 1992). Social exclusion has been known to disrupt immigrant women's sense of belonging and social support, which

can eventually lead to economic and material deprivation with a significant and profound impact on how people live and the quality of life and well-being (Boyd, 1989, 1992, Bergen et al. 2019). Socially excluded older immigrant women narrate feelings of loss and shame, alienation, powerlessness, and insecurity, resulting in loss of aspirations, withdrawal, and reduced self-confidence (Brown, 2006; Dolezal & Lyons, 2017). Canada's history of colonialism and the cultural genocide of indigenous people is a perfect example of why social exclusion remains an issue. However, our jobs as social workers aim to advance social justice and equality and end discrimination.

### ***Income Inequality***

Income inequality is another challenge, creating financial insecurity and instability for older immigrant women. Racialised women and women from marginalised communities face multiple barriers to income security, including the gender wage gap. Unstable, precarious, and low-income employment enormously impacts racialised and immigrant women (Boyd, 1989, 1992, Heisig et al., 2018). The economic reality of many older immigrants continues to significantly impact their quality of life and access to resources. Low-income immigrant women are unable to retire in the proper sense; instead, they are consistently finding themselves in positions where they must continue to provide labour and services in the informal economy and in the private sphere to ensure that their economic needs and general wellbeing are met in their later years (Ferrer, 2017). As social work changemakers, we are humanists who should never lose our faith in the transformative power of our collective human actions. We must transform public policies and make recommendations on improving income-security policies and programmes for women, and on creating more tailored programmes for older immigrant women.

### ***Gender Identity***

Gender-based discrimination is a significant challenge plaguing older immigrant women because it relates to underlying inequalities against the perceived biological sex of women. Gender-based inequality is a systemic and well-documented injustice against women, which has led to disproportionately high rates of poverty, income insecurity, single motherhood,



and gendered and subservient roles (Kerr et al., 1988, Bergen et al., 2019). Gender inequalities are persistent and deeply rooted in our various communities. Gender discrimination in the workplace is a source of wage discrepancies because men and women have different options, leading to an unequal distribution of women and men across various industries and occupations (Bunel & Guironnet 2017). Social workers must continue to raise their collective voices to demand the inclusion of women during policy reviews that concern and impact women. In addition, we must fight to bridge the pay gap between men and women. Fighting for equal pay is a human rights issue because studies have shown that pay-gap inequality will lead to wealth-gap inequality. Women need this more because they outlive men.

### ***Healthcare Inequalities***

Healthcare inequalities are a nagging problem for many older immigrant women in Western society. Immigrant women are faring worse in many health indicators than immigrant men and the majority of the population (Debesay et al., 2022). With the recent influx of new immigrants and aging populations of older immigrants, in the last few decades, many advanced countries that have historically adopted universal healthcare service have adopted a neoliberal mindset towards immigrants by systematically reforming their healthcare system to impose more-restrictive policies on immigrants, including how immigrants can access medical facilities plus other public services (Yeo, 2017). These structural barriers to healthcare access could significantly impact ageing immigrant women, which could be a source of discrimination because of their fragile status, advanced years, decreasing mobility, and low-income status (Wang et al., 2019).

### ***Homelessness***

Many older immigrant women in homeless situations face intense social exclusion. Ageing immigrant women with limited economic resources live their day-to-day lives with the fear of spatial inequality/injustice, eviction, and homelessness. Shelter is one of the most basic human needs, but ageing immigrant women living in poverty struggle to find affordable housing with basic amenities. In accommodation, women may experience discrimination,

mainly if they belong to a racialised minority (Gidengil & Stolle, 2012). The lack of research on homeless immigrant women and tailored literature has made the situation more cumbersome. This lack of research literature has also rendered an entire population experiencing homelessness and economic hardship invisible. There is an urgent need to revisit the needs of immigrant women experiencing homelessness and make the analysis of their distinctive characteristics and wants unrestrictive (Vázquez et al., 2020). Many older immigrant women have nowhere to go when they are victims of spatial injustice and discrimination. Women who are immigrants living homeless have different circumstances and needs, which require different approaches to prevention and treatment for this specific subgroup.

### ***Power Relations***

The imbalance of power relations between the haves and have-nots is another challenge facing immigrant women in Canada. Gender power relations are often characterised by differences in decision-making and bargaining power dynamics between household members, couples, or women and men. The bargaining power framework reveals how gender tensions are constructed and contested through one's socio-economic power or people's contribution to household income (Rehm et al., 2022). Women and, by extension, older immigrant women must understand that they are both passive victims of oppression and active agents in emancipation. There is a social currency to check how power relations and inequalities are produced and reproduced. To effectively understand power and powerlessness, we must understand who does what and how, who has what and when, and who decides and makes all the rules (Koehn et al., 2010; Boyd, 1989). It is worth noting that many older immigrant women do not have the power to make rules or decide who gets access to the distribution of resources. Nevertheless, they have remained resilient and resourceful despite the many barriers they face.

### ***Conclusions and Implications***

There is a need to recognise gaps in the published research literature. The discoveries in this narrative review point to the mechanisms whereby income insecurity or the lack of income security contributes to massive financial instability concerns for many older immigrant women, which could lead to

feelings of shame, unwantedness, social exclusion, and social isolation. The analysis of the articles included in this review identified four themes: i. the mechanisms of income insecurity related to financial literacy; ii. shame, unwantedness, and social isolation associated with lack of income security for immigrant women; iii. women's experiences with income insecurity and social exclusion and iv. ageism, immigration, resistance, and resilience. The findings from this review also suggest that restrictive government immigration policies, old-age security, and the lack of specialised financial education often contribute to shame, unwantedness, and social exclusion based on the individual or family's struggle to access financial security and economic stability; or put differently, a struggle to access financial help in ways that they perceive as socially unacceptable. Moreover, this review provides important insights by bringing together understandings in the existing published literature to support a scholarly discussion that gives credence to the experience of older immigrant women and future research.

The issues raised by this review depict and paint a picture of the current inadequacy of the policy response addressing issues of income insecurity among older immigrant women, as it places women, particularly older immigrant women, at risk of becoming trapped in a circle of systemic discrimination and deprivation and its associated shame because of their unique relationship to money. Income insecurity among immigrant women is a severe economic crisis that has resulted in financial instability, economic exclusion, and disenfranchisement of a large sector of the Canadian community, threatening life expectancy, mental and social well-being, overall quality of life, and fundamental human rights of older immigrant women in Canada (Boyd, 1992; Basavarajappa, 2000). However, policy responses have failed to address the well-documented income gap created and deepened by the deterioration of social safety nets for older immigrant women in Canada.

While this narrative review has highlighted the absence of gender-based analysis in the publications related to the lack of income security in advanced countries for older immigrant women, especially blacks, Arabs, and south Asia women (Lightman & Gingrich, 2018), strict and stringent immigration policies and restrictive pension policies for older immigrant women have amplified the implications of the current inadequacy of policy

response addressing income insecurity in our immigrant communities and the wide-reaching ramification this has for the physical, emotional and financial well-being to improve the material conditions of older immigrant women and consequently those of their families.

Shame, unwantedness, and social isolation associated with a lack of income security make immigrant women feel judged, unwanted, and deficient (Brown, 2006). Notable researchers show that when women struggle with shame, it elicits social withdrawal, creating alienation and eventually leading to social isolation. (Brown, 2006; Dolezal & Lyons, 2017). The researcher made it abundantly clear with ample evidence that shame resilience practices should be enhanced for women experiencing shame because of the promises for the far-reaching capacities and implications they offer to combat feelings of shame and unwantedness. There is a dire need for participatory research processes to address shame and rebuild shame resilience and resistance (Brown, 2006). Furthermore, there is a need for the government of Canada to reduce or minimise the restrictions placed on sponsored older immigrants, especially older women who, by their age and gender, suffer a significant drop in status because they are relegated to the status of legal dependents during the process which usually lasts up to 10 years (Koehn et al., 2010).

The findings of this review suggest that sharing the intersecting lived experiences of older immigrant women who continue to experience income insecurity, shame, strict government exclusionary policies, and gender-based discrimination, among others, will help us collectively fight against all systems of injustices at the root of poverty and to develop a more inclusive and equitable society for everyone.

### **Recommendation**

Social isolation and Canada's exclusionary policies leading to poverty are unintended consequences of income insecurity for older immigrant women experiencing economic hardship in Canada. One of the purposes of this narrative review is to use it as an opportunity to appeal to our universities and government funders to make ways for more populations from different sub-cultures to be studied for research and documentation purposes. To become the best, we must continually improve upon the research strategies of experts. Finding research articles documenting the economic experiences

and financial situation of older immigrant women who are black, Arab, and from South Asia was an uphill task.

First, we must identify common barriers and systemic discrimination to create visibility and inclusion of older immigrant women. Secondly, we must build bridges between groups by making access to specific knowledge and resources available to those who need it. Thirdly, we must create coalitions and collaboration by giving agency and a more extraordinary voice to vulnerable/marginalised people. Lastly, we must continue collaborations with others on issues of common and broader interests while fostering a holistic research approach that promotes transformative change. Everyone matters. Every story matters. We must see others in ourselves, create space and change how we select studies for funding.

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