

EXPLORING THE LIFE COURSE EXPERIENCES OF AN ETHNIC MINORITY  
GROUP AND ITS IMPACT ON THEIR RETIREMENT PLANS: A QUALITATIVE  
STUDY OF AGING SALVADORIAN IMMIGRANTS IN A COMMUNITY OF  
SOUTH WESTERN ONTARIO, CANADA

Exploring the life course experiences of an ethnic minority group and its impact on their retirement plans: a qualitative study of aging Salvadorian immigrants in a community of South Western Ontario, Canada

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A thesis submitted to the school of graduate studies in partial fulfillment of the requirements for the degree  
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## Abstract

In the Canadian context, little is known of the ways in which immigrants' life course (s) are "mastering of transitions and coordinating life" across geographical space and in differing historical, political, economic and social contexts in their home countries and in their new country unfold (Matthias 2011, p2-3). In order to address this gap in the literature, this qualitative study is focused on the narratives of ten Salvadorian immigrants to examine the different factors that have affected their retirement planning decisions in their new country, Canada. The research study was guided by the Life Course theoretical perspective and considered the role that education, work, and family played in their planning for retirement. Ten Canadian Salvadorian men and women were interviewed using a semi-structured questionnaire. These participants were in the age ranges of mid to later life and included individuals who were not yet retired and individuals who were already retired. As well, this study captured the intersection between structural forces and life courses at the micro level in the pre migration and post migration experiences of these individuals. Findings show that the effects of historical changes and socioeconomic status were carried over to Canada and that these constrained or produced opportunities that had varying implications for retirement planning. As a consequence, the majority of individuals prioritize their needs to here and now rather than to here and tomorrow.

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I dedicate this thesis to my grandmother Ines, my mother and our newest little treasure – our second Canadian generation -- my niece, Maya.

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## **Chapter 1: Introduction**

Much debate exists today regarding the exact way to define retirement as a variety of pathways and experiences exists when individuals enter this stage in life. This is due to the interplay of many factors, both at a macro and at a micro level, that affect and influence retirement situations producing a highly malleable context for individuals (Marshall 1995; McDonald and Wanner 1990; Moen, 1996; Tompa, 1999; Szinovacz 2003; Denton et al., 2004; Kemp et al., 2005; Lefebvre et al., 2011; Schellenberg 2008; McDonald and Donahue, 2012). For example, an individual can be retired, but be working part time (Doerringer, 1990), or be retired from one career, but be entering their second career (Gardyn, 2000), or be completely retired from their paid employment. Whatever the retirement case may be, researchers have been interested in understanding retirement in terms of the “why, the how, and the situations that unfold after retirement” as well as the factors at play within these contexts as the Canadian population continues to either enter or approach retirement (McDonald and Wanner, 1990).

It is a unique time in history, as many individuals are living well past their 70s in a society where the mainstream population places little value on older people (Chappell et al., 2003). Hence, this topic is particularly important not only because of demographic changes taking place, but also because of the interplay of many other factors such as: an increasing household debt, a decline in personal savings, changes in the labour market, the continuing decline of employer/employee sponsored retirement plans, and the chipping away of the welfare system and public values of social responsibility due to the

embracing of neoliberal agendas and thinking. The push towards more personal responsibility for one's retirement circumstance is on the rise while there is a continuing decrease in shared responsibility for retirement with the state or an individual's employers (Denton, et al., 2004; Willison, 2000; Marshall, 2011; Gee, 2000).

In view of these contexts researchers have asked --what are Canadians experiencing and doing in regards to retirement? Researchers have not asked this valid question, however, of non-Western ethnic immigrant, our new Canadians. Although there exists a general recognition that ethnic immigrants encounter different barriers, a gap remains in the literature that does not explore how these barriers unfold in life and potentially affect the retirement circumstances of these individuals or which takes into account how the interplay of social change and lived experiences may have influenced planning for later life. Research by Picot et al., (2007) shows that getting caught in cycles of low income are the reality of over half of new immigrants for the first ten years after arrival and the most current statistics find that the ability to leave this poverty cycle is diminishing. Under these circumstances what are these new Canadians experiencing when it comes to retirement planning?

The purpose of this thesis is to examine the different factors that have affected the retirement planning of ten Salvadorians through a Life Course theoretical lens. It considers both institutional (education, work, and structural factors) and non-institutional (family) variables in their country of origin and in their new country, Canada.

The objectives of this study are

1. To understand the political and socio-economic context that impacted the decision to immigrate to Canada for ten Salvadorans.
2. To describe, using a life course perspective, the migration, education, work and family life experiences of the ten Salvadorans.
3. To analyze how differences in their planning for retirement and later life may be understood using a life-course perspective.

The thesis proceeds as follows. Chapter 1 begins by setting the contextual background by introducing the historical events which forced the ten participants to migrate to Canada and then brings this situation home by explaining how Canada responded to the Civil War taking place in El Salvador. Next the theoretical perspective of the Life Course is introduced and all of its components explained as it will be used to guide the analysis. A literature review is also found in this chapter as it introduces the reader to the literature on retirement in Canada. This chapter concludes with a restatement of the research objectives. Chapter 2 presents the methodology undertaken in this thesis. It does so by providing a background of qualitative research, details on recruitment procedures, details on the participants of the study, the positionality of the researcher and the process undertaken in analyzing the data. In chapter 3, the results of the analysis are arranged and informed by the principles of the Life Course perspective; a short summary concludes this chapter. In Chapter 4, a discussion on the findings is found and these are linked back to the literature. Recommendations for future research are also made. Chapter 5 presents a conclusion to the study.

## **Chapter 2: Contextual background**

This chapter sets the context for the analysis. It begins by providing historical details regarding the background of the civil war in El Salvador and the resulting political, economic and social disruptions that unfolded. Next it discusses the immigration policies that permitted many Salvadorians to migrate to Canada. The theoretical paradigm is also presented. Lastly a literature review focused on retirement planning in the Canadian context is presented.

### **2.1 Salvadorian Political Violence**

El Salvador, like the other countries that make up Central America, has a rich and complex history which dates back to a violent colonization from the Spanish. After its declaration of independence in 1821, the country was left with a clear division between rich and poor, authoritative governments, and a long economic and political repression of the masses (Barry, 1990; Lauria-Santiago and Binford, 2004). The lives of Salvadorians were affected by and were transformed by the agendas of their government in the nation-state (Robbins, 2001). In the situation of El Salvador, a small elite class supported by a military government privileged their self-interests over the human rights, security, and needs of the working and impoverished masses. The state engaged its instrument of force and violence arresting, torturing, and killing to “symbolically mark, discipline, and stigmatize categories of people whose existence or demands threatened their ideas, power, and legitimacy” (van den Berghe 1992, in Robbins 2006, p86) of its government. The entire country was affected by the violence that escalated into a civil war in 1979.

Warfare occurred between two main groups: the left wing coalition known as the Farabundo Marti National Liberation Front (FMLN) and the right-wing military government (Bourgais, 2001). Fighting occurred throughout El Salvador in different communities, each side would gain control over an area and as a result specific zones were identified as being left or right wing and of the fighting would occur (Behera, 2006, 25). The United States provided military aid (training, men and weapons) and monetary backing (Barry, 1990; Chasteen, 2001; Garcia, 2006; Simmons, 2007) to the right wing government.<sup>1</sup> Through this aid, the war intensified and so did deaths of civilians (Da, 2002, 3).

The civil war in El Salvador lasted 12 years. State repression caused the death of over “75, 000 Salvadorans, primarily civilians” (Bourgois, 2001, p10); the emotional and psychological damage that this violence caused continues to be immeasurable. As a consequence of the economic downturn, escalating violence, repression, human rights abuses, assassinations, forced displacements, and disappearances<sup>2</sup> changes in emigration patterns began to take place. Salvadorians looked to their only viable option to ensure their survival, they began to emigrate (Garcia, 2006; Simmons, 2007). While some emigration was legal others were forced to find a way out by their own means. As Salvadorians left their country they lived for some time in the countries whose borders

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<sup>1</sup> Aid from the United States was given to the government and came to “a total of over \$4 billion during the 1980s” (Wallace, 2000 in Bourgois 2001)

<sup>2</sup> In order to understand how horrific the situation that Salvadorians experienced, see Bourgois (2001) ethnographic work titled *The Power of Violence in War and Peace Post-Cold War Lessons from El Salvador*.

they illegally crossed such as Guatemala, Mexico, and the United States. Many in fear of deportation continued moving north in search of a country that would grant them asylum.

## **2.2 Canada a refuge for people from El Salvador**

Although the political, social and economic situations taking place internationally received scant attention in Canada, the situation that transpired in El Salvador did capture the attention of various important non-governmental groups and individuals attentive to human rights abuses and bad government. Key situations that unfolded, such as the brutal killings of three nuns and a missionary followed by the killing of the Salvadorian Archbishop Romero and six Jesuit priests, prompted even more attention in Canada from religious groups and a wider Canadian audience (Lemco, 1993). This awareness was important for the lives of many Salvadorians.

Significant differences existed in Canada's response to the civil strife in El Salvador from that of the United States. Canada provided relief assistance through collaboration with the United Nations High Commissioner for Refugees (UNHCR) and others such as NGOs and national organizations (Garcia, 2006). Much of the Canadian government's action came as a result of the power of the voices of conscious and concerned citizens in Canadian churches, in the communities, and in non-profit organizations.

Changes in immigration policy throughout the late 1970s and into the early 1990s presented both positive and limited situations for Salvadorans. Examples of these changes will be outlined briefly. For example, there were Federal policy changes that took place and it began with the 1976 Immigration Act. Entrance requirements were eased for refugees and categories such as displaced and persecuted refugees were implemented under these changes. Refugees under the new categories did not have to

meet normal criteria for migration to Canada (Landolt and Da, 2002, 4). During 1981 to 1982 there were special immigration considerations put in place for Salvadorians coming through from the United States. Visas were issued for legal immigration to occur in variety of cases that included the threat of deportation from the United States and moratorium was established for Salvadorians who had crossed borders illegally (Garcia 2006; North and CAPA, 1990). In 1987, the creation of the Immigration and Refugee Board tightened requirements and considerations resulting in a reduction of Salvadorian entries into Canada. By 1992 Salvadorians were required to have visas and passports prior to entering Canada (Landolt and Da, 2002, 4). The changes in 1992 set limitations for many Salvadorians who did not have their legal documents or were unable to apply for a visa for a variety of limitations; the major limitation was that visa applications had to be done in Guatemala (Landolt and Da, 2002, 5).

### **2.3 Theoretical Paradigm: The Life Course**

The life course perspective has been a model developed and used in the Western context, beginning in the early 20<sup>th</sup> century with the Chicago school of thought (Kulu and Milewski, 2007, 568) to aid in an understanding of the diversity of lived experiences (Pillemer and Suitor, 1998). The life course theory framework provides an encompassing and overall holistic guide that permits a greater understanding of the ways in which situations and circumstances have influenced or affected the trajectories and transitions experienced throughout a life course. Such a framework recognizes that individual's lives are embedded in social networks, in historical contexts that hold particular structures, and



in particular expectations of social timing. Given that an individual is not passive, but rather actively involved in navigating their world, choices and decisions are made throughout the life course based on the environmental context to which they belong to (Clausen, 1993). The life course theoretical principles, which will be outlined in more detail in this chapter, provide the tool set that can account for a holistic understanding of the contexts in which choices are made by individuals from early trajectories (for example education) to the final trajectory (retirement).

### **The Principle of Historical Time and Place**

The first core principle of the life course pertains to historical time and place. This principle poses a temporal aspect that is tied to the geographical location of an individual so that there is an understanding that individuals' lives are a part of the times and place in which they reside. Disruptive events and conditions in a historical period affect individual's behaviour and choice and consequently their life course. An "individual life course is historically embedded and reflects, to a significant degree, the conditions, constraints, and opportunities of the historical context" (George in Wilmoth and Ferraro, 2007, p 205-206) of their place of residence. Changing contexts in a country at a particular time have different implications for people of different ages as it presents varied constraints and opportunities in an individual's life course. For example, Settersten (2003) explains that although a historical change may affect an entire population –as there are differences between and within age cohorts in how they experience this change. This happens because cohorts are at different trajectories in their

lives and hence will experience the effects in different ways. Within a cohort, differences can be due to “personal characteristics and resources” (Settersen, 2003, p24) that an individual holds during that change. These differences can create sub-cohorts that share similar experiences and whose lives are linked with the broader cohort as well as new cohorts. Hence, this principle facilitates the understanding of the interaction of macro changes and micro circumstances enabling researchers to understand variability that exists among cohorts that experience the same social change.

### **The Principle of Social Time**

The second core concept is that of social time. Time constitutes the social domain of an individuals’ life process that is a dynamic interlocking combination of fluid (individual actions and choices) and structural situations that are age or stage based expectations (Elder, 1994; Grenier, 2012; O’Rand, 2009). For example, depending on one’s culture there exist an understanding that there are specific ages when an individual should start their career or start a family, however, structural circumstances and historical situations may disrupt the expected sequence of these trajectories. Therefore, this principle demands awareness to the relationship between trajectories and historical timing for later life experiences. The timely order or the disrupted order of trajectories under the circumstances that were present in earlier life extend into the later years when an individual enters the trajectory of retirement; knowledge of prior lived experiences help to understand the situation of individuals as older people (Clausen, 1993; Elder, 1994).

### **The Principle of Human Agency**

A third core concept is that of human agency which considers the choices that individuals make within the constraints or opportunities that are present in their social world. This refers to the ability of an individual, which is largely dependent on the resources and structures that they fit into within their societies, to have the capacity to make and act on decisions in their lives. Individuals make decisions in their lives that are interlinked with other lives (Dannafer in Settersten, 2003). Further, the agency of an individual can be constrained or guided in different ways through historical, socio-economic and political circumstance (Elder 1994; Hitlin and Elder 2007).

### **The Principle of Linked Lives**

The fourth principle of linked lives refers to the interaction of the individual with their social networks (family, friends, etc.) over their life course. Within these social networks, the individual holds responsibilities, receives and gives support. Societal changes affect the actions of an individual and these actions in turn have an effect on the social relationships that the individual holds (Elder 1994). George (in Settersten, 2003) contends that the social networks to which an individual belongs to “are often the bridge by which macro-level structures and events affect individual lives” (165). Therefore, social networks in a life course play important roles in the life course of an individual.

### **Trajectories and Transitions**

Many differences exist between individuals in the way that their life course unfolds. These differences emerge through the experiences of trajectories and transitions.

Trajectories refer to the experienced roles or statuses throughout an individual's life, for example, education, work, family and retirement (Novak and Campbell, 2006).

Embedded within an individual's trajectories are transitions. Transitions in life refer to the changes that occur between roles or statuses. Transitions are important because they can be negative or positive in an individual's trajectory depending on personal expectations or preferences (Adams and Beehr, 2003).

### **Summary**

In taking into account the life course principles and recognizing that there exists a gap in knowledge regarding the retirement preparations of non-Western ethnic immigrants, this study looks to be descriptive and exploratory. The life course theory inspires and promotes greater incite and appreciation of the aging process which is lifelong, dynamic, multidirectional, and diverse (Novak and Campbell, 2006, p 25). This thesis aligns with Merton's (1968 in Settersten, 2003) assertion that the life course framework is essential in guiding descriptive and exploratory research. Therefore, this study engages with the life course theoretical framework and produces a holistic understanding of the retirement situations of ethnic minorities by taking into account how their life courses have been affected by situations and circumstances in two distinct socio-economic and political contexts.

### **2.4 Literature Review on Retirement**

While research on retirement and related factors to retirement is established and growing, in Canada there has been little formal examinations of the retirement circumstances and situations of non -Western ethnic immigrants in Canada. A review of the literature on retirement in the Canadian context revealed, at best, side observations or snapshots of what non -Western ethnic immigrants are experiencing in retirement. Non-Western ethnic immigrants are individuals who migrated to Canada from developing countries for a variety of reasons and became citizens --continuing to live, work and age in this country.<sup>3</sup> In recognizing that this gap exists, this thesis is situated within the broader existing Canadian retirement literature. This literature review examines Canadian based research on planning for retirement and voluntary and involuntary retirement. It also highlights further areas for research that reinforce the importance of understanding the retirement circumstances and situations of non – Western ethnic immigrants. Thus, this chapter focuses on research that looks to understand how retirement is being experienced by Canadians highlighting the gaps in retirement research for non - Western ethnic immigrants. It begins by exploring the concept of retirement.

In the Canadian context “retirement” has changed considerably over time in the second half of the twentieth century. Retirement was previously understood as a work free stage, but today a more diverse and multifarious situation exists when it comes to retirement. Some individuals do enjoy a work free stage in older life; others enjoy working part time or remain working full time, while others have to return to work due to continuing

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<sup>3</sup> Often, these immigration situations are more complex as will be evident in this thesis, but generally if time were compressed this is the situation that unfolds.

financial needs (Stone, 2006). The new types of retirement expectations and decisions are considered to be highly affected by interrelated areas in an individual's life including: age, work tenure history and type of work, geographical location, health status, gender, income, education, immigration status, marital status, children living at home, and spousal employment status (Tompa 1999; Schellenberg 1994; Anderson et al., 2000; McDonald and Wanner 1990; Kemp et al., 2005; Pitrou, 2006). The intersection of many factors in an individual's life produce concerns as an individual grows older. For example, if an individual's educational or work trajectories have been disrupted by historical circumstances then the choices and opportunities available may also be limited. What remains constant in the minds of many is the question -- what kind of retirement will be possible?

Within the literature, retirement and later life situations are recognized as being shaped by intersections between the state, employers, and individuals (Esping-Anderson, 1999; Salisbury 1997 in Denton et al., 2004; Schellenberg, 1994; McDonald and Wanner, 1990; McDonald and Donahue, 2012). Currently, the state has provided a three tier system that shares responsibility amongst employees (through savings initiatives), employers (through Group RRSPs and RRs) and the state (Old Age Security, Guaranteed Income Supplement, Canada/Quebec Pension Plan, medical provisions). Yet financial benefits from this three tier system has been changing in composition as neoliberal ideology continues to threaten and to retract state provisions, precarious employment continues to rise and unions continue to decrease, and employers move from defined-benefit registered pension plans toward less costly defined-contribution arrangements—particularly group RRSPs (Cranford et al., 2003; Denton et al., 2005; Kemp et al., 2003; McDonald and Wanner, 1990; Schellenberg, 1994; Zhou, 2009; Phillipson, 1998; Baldwin 2009). In essence, the literature argues that individuals are being given more and more responsibility for their retirement security. These changes in the three tier system and the effects that it may have on non – Western ethnic immigrants remains to be explored further incorporating what has already been identified that immigrants have less favorable amount of time to work and contribute to the pension system, and to become eligible for Old Age Security in their new country (Schellenberg and Ostrovsky, 2007).

Researchers interested in understanding the allocation of responsibility in retirement have explored expectations on shared responsibility for certain areas in retirement. Kemp and

Denton (2003) explored Canadian perceptions of risk and responsibility allocation in later life. Results from 51 semi-structured life history interviews of mid and late life indicated that Canadians identify risk in terms of not being able to maintain their standard of living and in terms of “being, or being perceived as a burden to others” (p744). Participants within this study also believed that self responsibility was necessary as was the role of the state and its social, economic and medical provisions for individuals in retirement (Kemp and Denton, 2003, p737). Interesting and worrisome is the misalignment that emerges through this study between the expectations of some Canadians regarding the minimal role that they expect their families to play in retirement and the trust in the traditional collective ethos that warrants the state to take on responsibility for its citizens in later life. Various researchers have also identified or supported Kemp and Denton’s (2003) observation that the Canadian long standing collective ethos has been weakened and that there exists a strong push towards increasing individual and familial responsibility for retirement which also makes this misalignment of expectations between citizens and their state more serious. Hence, the expected allocation of responsibility on the state causes considerable concern as it may play a role in an individual’s inadequate self-preparation for retirement. In regards to non-Western ethnic minorities, the allocation of responsibility is another area of importance that requires attention as family compositions are stretched across borders, close knit social networks may not necessarily exist, and traditional cultural dynamics may undergo changes in the new country.



The role that employers play within the Canadian retirement system is also an important theme across the retirement literature. Morissette and Zhang's (2004) study on retirement plan awareness makes this employer and employee savings relationship more intriguing. These researchers used the Workplace and Employee Survey (WES) to examine Canadian employees understanding of their coverage in an employer-sponsored retirement plan in 2001. Findings demonstrated that full time employees in the private sector mistakenly believed that their firms were providing a Group RRSP or and RPP, hence "4% of full-time permanent employees in the private sector (390,000) thought they had a retirement plan but didn't" (Morissette and Zhang, 2004, p12). The situation of Canadian immigrants, who arrived in 1991 or later, were also captured in this study; findings showed that "a proportion twice as high as observed among Canadian-born workers" believed that their employers were providing a group RRSP or RPP while in reality 9% of recent immigrants did not have these saving avenues available to them through their employers. Lack of clear distinctions between RRSPs and RPPs as well as the lack of awareness of whether their employers did offer such saving avenues were worrisome. As Morissette and Zhang (2004) assert the lack of awareness was not so concerning if the employee did have either an RRSP or RPP, however, for those who mistakenly believed that their employees were providing a plan when in reality they were not, meant that a higher risk of failing to prepare for retirement was prevalent (p12). Misconceptions and the lack of financial literacy have implications for the retirement preparations of the population. The study by Kemp and Denton (2002) also found that unclear expectations on the role of employers in retirement were present. Other studies

have pointed out that the continuous decline in unions (Baldwin, 2009), the decline in workplace pension plans (Stone, 2006) and increasingly precarious employment (Cranford et al., 2003; Townson, 2005) affect an individual's planning for retirement. The employment situation of individuals is very important for retirement. Due to the complex situations that unfold in the employment sector, individuals encounter greater restrictions to their retirement circumstances especially if they experience periods of low and unstable employment.

In light of the circumstances that are unfolding within the Canadian context, planning for later life becomes even more important since there is little control over state provisions and employment circumstances. Canadian researchers interested in exploring preparations for retirement have noted that some individuals are more successful than others in planning ahead for retirement. Such research for the most part has taken a more focused exploration on particular variables. For example, Yoong (2011) approached retirement planning through the avenue of education and human behaviour. Building on data from the 2009 Canadian Financial Capability Survey (CFCS) this study focused on financial literacy and behavioural factors and sought to understand how these impacted retirement planning for individuals. Findings showed that there existed two groups of people: those who were financially illiterate and those who were financially literate (Yoong, 2011). Both of these groups experienced restrictions in being able to prepare financially for retirement. The first group lacked financial knowledge which consequently restricted these Canadians from exercising opportunities to save.

Meanwhile those who were financially literate were also experiencing restrictions in preparing for retirement due to “behavioural problems such as self control issues, procrastination, inertia, limited attention, and other psychological problems” (Yoong, 2011, p3).” The lack of a the life course perspective to account for these two groups results in the lack of clarity in understanding why or what other possible factors could account for the lack of preparation behaviour of financially literate individuals. Although an acceptable measurement for literacy is still forthcoming, there is evidence in other studies that for some Canadian’s financial literacy is not well honed. Research survey studies have echoed that financial literacy among Canadians is problematic. For example, a study found that 28% of Canadians struggled with basic financial knowledge (Strategic Counsel, 2008). Others, such as the Taskforce on Financial Literacy, found in 2010, that Canadians struggle with “keeping track of their finances, planning ahead, and staying informed about financial matters” (Alexander and Marple, 2011, p 13). For immigrants, the variations of educational backgrounds and knowledge of the Canadian pension system are important factors that remain to be explored as these can produce a greater understanding of how financial literacy exists and consequently affects retirement plans.

Other approaches that have engaged in exploring preparations for later life have looked at the role that health plays in retirement planning. For example, Denton, Lian, Gafni, Joshi, French, Rosenthal and Willison (2000) examined “the association between health, age and the self-insurance preparations individuals make for later life” (p137). Results from the sample of individuals aged 45 years and older, taken from the Survey of Ageing and

Independence, indicate that Canadians in better health are more likely to engage in preparations for later life than those in poorer health. Research on the health of immigrants in Canada does exist, however, it does not engage in exploring how it plays a role in the retirement planning of these individuals.

In complementing existing realities and expectations that Canadians have regarding allocation of responsibilities in later life and in seeking to understand why some people plan and others do not, research has also focused on providing a holistic understanding of retirement planning. The conceptual model of reflexive planning for later life developed by Denton et al., (1998) was applied in a qualitative study to explore facilitating or restricting circumstances that affected the development of three portfolio resources, such as: public protection, self-insurance, self-protection (Denton, Kemp, French, Gafni, Joshi, Rosenthal and Davies, 2004). Life history data of the fifty one participants (middle aged and older) revealed that individuals did understand and identify risks in their lives that affected their retirement plans. The researchers find that only a few of these participants did not plan for their future by engaging in financial or non financial planning or preparations for later life. Results also demonstrate that social and structural conditions produced circumstances that restricted or facilitated later life planning (Denton et al., 2004). Finding thus showed that individuals fit into a dichotomy, they either planned for retirement or they didn't. The planners differed in economic and social circumstances as well as in their future outlook (Denton et al., 2004). Consequently, these planners took the necessary steps throughout life to protect themselves financially and non-financially

whereas the non-planners did not and were susceptible to higher risks in later life.

Questions regarding how planning and not planning for later life unfold within non – Western ethnic minority groups remain to be explored.

In recognizing that planning for retirement presents different circumstances for individuals, a study informed by the life course approach looked to capture the social and historical contexts, the intersections between participants and their social networks, time, and change through a life history data collection with the goal of providing greater understanding. Researchers Kemp, Rosenthal and Denton (2005) explored what 51 participants experienced and subjectively identified as catalysts or constraints in their financial, personal, and familial domains. These participants presented varied responses which were found by Kemp et al., (2005) to be associated with “position in the social structure and the life course, as well as the intersection of history and biography” (p288). Financial catalysts were for example, considered to be having an employer-facilitated program, receiving advice from others, and having government-sponsored income tax break incentives. Personal catalysts were identified as having to do with subjective experiences. For example, the individuals identified these as having connections to their experiences during historical events, their perceptions of growing older, their experiences with poor health, divorce and widowhood. The methodology and findings of this study develop a holistic approach that allows a greater understanding of the multiple circumstances or situations within the life course of individuals that have an impact on the retirement planning behaviour of individuals. Such a study presents a enriched and

promising model for research on non – Western ethnic minorities retirement circumstances and situations.

The employment circumstances of individuals play an important role in the retirement process. Researchers Turcotte and Schellenberg (2005) have found that for some individual's the type of occupation played an important role for some individuals in making a retirement decision. By focusing on an age group of 45 to 57 year olds when using the National Population Health Survey (1994 to 2002), these researchers found that “individuals who experienced high job strain were not significantly more likely to retire than individuals who experienced low strain” (p15). However, there were differences that existed in certain occupations; individuals in white collar jobs experienced high job strain were more likely to retire than their counterparts in blue collar and service work (Turcotte and Schellenberg 2005). The employment situations of non – Western ethnic minorities have been captured in the literature as presenting various complications (for example restrictions on employment due to the lack of recognition of international accreditation), but how these complications and limitations produce stress or job disillusionment subsequently affecting retirement is virtually unexplored.

Retirement does not always occur when individuals are ready to retire. Retirement literature has in fact captured the varied situations that exist regarding involuntary and voluntary retirement. In setting out to design a model that predicted planned retirement using the Canadian Survey of Persons Not in the Labour Force, McDonald, Donahue and Marshall (2000) looked to compare individuals (ages 45-69) who unexpectedly retired

with individuals who expected to retire. Findings showed that gender differences existed in terms of individuals experiencing unplanned early retirement and these were associated with a type of employment (part time), field of work (goods producing industry), periods of unemployment and family size and marital status (McDonald, Donahue and Marshall, 2000). Men and women who experienced unplanned retirement were in the age range of 55 to 64 years of age, furthermore, unexpected retirement posed dire income situations in retirement which could not be eased by CPP/QPP (McDonald, Donahue and Marshall, 2000, 288). An earlier study by Schellenberg (1994) found that involuntary retirement was experienced by 25% of Canadians due to poor health, mandatory retirement, and unemployment. Other studies back these findings noting that involuntary retirement occurs to Canadians because of displacement and continuous unemployment and other multiple reasons (Rowe and Nguyen, 2003; LeBalnc and McMullin, 1997). The literature clearly shows that regardless of the existence or lack of existence of a retirement plan, some individuals are pulled into retirement voluntarily or involuntarily. How these situations are experienced by non – Western ethnic minorities is missing in the retirement literature.

Involuntary retirement as experienced by Canadian individuals with disabilities has also emerged in the retirement literature. Researchers Denton, Plenderleith and Chowhan (forthcoming in 2013) explore factors of health and disability on involuntary retirement for an age group of 45 to 74 year olds. Their research which was guided by the life course perspective and a conceptual model found that changes in health (severe or continuous)

of the participants played an important role in leaving the workforce. Differences existed between individuals who were born with a disability and those whom acquired a disability later in life, the latter were more likely to retire involuntarily. Higher risk factors for involuntary retirement were identified as the presence of concurrent disabilities or a disability that was severe, middle aged individuals, individuals with lower levels of education, and non-native born Canadians (Denton et al., 2013). Research on involuntary retirement as experienced by individuals with disabilities is still growing and can close gaps in the literature by increasing research in this area as it applies to non – Western ethnic immigrants.

This chapter reviewed current Canadian-based research on preparations for retirement. In particular, it presented the contextual retirement situations taking place within Canada that are inevitably playing a role in retirement as well as factors identified in the literature that affect preparations for retirement. Notably, there is limited current research on retirement in the Canadian context and there is almost nothing in the literature that has solely explored factors that affect the retirement situations of the non-Western ethnic immigrants of Canada. This research area requires constant exploration and analysis because macrosocial changes and micro situations and circumstances are dynamic across time and place. Promising is the holistic research that engages with the life course approach to explore variations in financial planning and in retirement. This type of research is paving the way for a greater understanding of financial planning and



constraints or opportunities experienced at a macro and micro level that impact preparations for retirement across a life course.

## **2.5 Rational and Research Objectives**

Salvadorians were chosen as a case study to explore and illuminate the experiences and circumstances of individuals who have been caught in political violence, have had to emigrate and consequently have had their life course affected. These experiences that initiate migration have consequences on many facets of an individual's life including family, retirement and aging. Research that explores the lives of ethno-cultural minorities living and aging alongside the mainstream seniors is important as there are significant differentiations. For non-Western ethnic immigrants the “focuses on leisure, enhanced quality of life and maintaining financial resources” in the retirement experience in Canada may not be their experience. Ethno-cultural minorities have to face day-to-day language, discrimination, accessibility, economic, and integration barriers. As well other challenges in their adopted country that combined with the experiences that they carry from their home countries are compounded by age.

For many of these aging ethnic minority immigrants there may be little left to save for retirement or little time between existing and working to think about planning for later life. Hence, research in this area will help aid in understanding the choices for retirement that are taken and how their life course trajectories have affected the choices and decisions that have been made in regards to retirement. Through these understanding we can formulate a better idea of expected retirement outcomes and social security situations of non-Western ethnic immigrants. Furthermore, such explorations can also aid in initiating discussions on many levels on ways to support and answer the needs. This

qualitative study is focused on the narratives of ten Salvadorians to examine through a Life Course theoretical lens the different factors that affected the retirement planning in their new country, Canada. It considers both institutional (education, work, and social policies) and non-institutional (family) variables in their country of origin, El Salvador, and in their new country, Canada.

The objectives of this thesis are:

1. To understand the political and socio-economic context that impacted the decision to immigrate to Canada for ten Salvadorians
2. To describe, using a life course perspective, the migration, education, work and family life experiences of the ten Salvadorians.
3. To analyze how differences in their planning for retirement and later life may be understood using a life-course perspective.

### **Chapter 3: Methodology**

This chapter presents the methodological procedure that was used to conduct this study. It begins by discussing qualitative research, it then describes recruitment procedures, and this is followed by the positionality section. Next the interview procedures are described. The section that concludes this chapter describes the procedures undertaken for the data analysis.

#### **3.1 Qualitative Research**

Researchers engaged in the use of qualitative methods are asking “what’, ‘how’ and ‘why’ type questions” (Draper, 2004, 642) differing greatly from the “how much’ or ‘how many’ questions” (Draper, 2004, 642) that quantitative researchers ask. In having this understanding in mind, a qualitative research strategy was found to be most applicable to fulfill the purpose of this project, as the researcher was concerned with exploring the social realities of older Canadian Salvadorans pre and post migration.

Qualitative research methods provided the space to understand the invisible aspects of different lives “seek [ing] to understand and explain beliefs and behaviours within the context that they occur” (Draper, 2004, 642). In this sense then, these methods allowed individuals to speak to their lived experiences presenting the variations and uniqueness in the semi-structured interviews that were conducted. Qualitative research methods therefore provided the means to present information “as broad themes that transcend time, place, and social context” or “a situation-specific accounts for certain actions”

(Gubrium and Snakar, 1994, 52). The use of qualitative research methods, allowed for the analysis of data to present the heterogeneous realities of individuals.

### **3.2 Sample and Recruitment**

The study population was recruited in a purposive manner. The criteria for selection were that participants were to be Salvadorian, to be 50 years of age or older, and to have been living in Canada for over 20 years. Individuals who have been in Canada over 15 years are considered long term immigrants (Chung, 2004, 11); this time component is understood to be sufficient for having accumulated work and educational experience in Canada. The literature argues that the higher the number of years in Canada the more likely that earnings will increase (Palameta, 2009, 19).

With the knowledge that Salvadorians have a strong affiliation to religion, various religious leaders and community gatekeepers were approached to help recruit study participants in this South Western community in Ontario. These leaders were interested in the study and were very helpful in allowing me to speak to their congregations or directly introduced me to members of the Salvadorian community. After mass, the congregation was invited to approach and speak to the researcher if they had further questions or were interested in participating. Many Salvadorians were interested in the study; women in particular were interested in participating while Salvadorian men were not interested in participating. This situation was highly expected by the female researcher who is knowledgeable of the Latin American culture. It is not a cultural custom for men to speak of one's feelings or life to a younger female. It was difficult to recruit male Salvadorians, but it was necessary to gain a better understanding of their experiences.

### **3.3 Interview Process**

In total, 10 individuals were interviewed, 5 men and 5 women. A semi-structured questionnaire was used to facilitate the flow of conversation (see Appendix B). Interview questions asked individuals to share their experiences and choices that they made (Aberbach, 2002). For example, participants were asked to explain what life was like in their homeland and later what life was like here in Canada in order to learn what and how situations unfolded in their life experiences that affected their planning for retirement.

This study was reviewed and approved by the McMaster University Research Ethics Board. Consent to participate was obtained verbally and in written form before the interviews were conducted. Participants were given an explanation of the study in English or Spanish, they chose where they would like to be interviewed in private spaces either homes or offices. Upon meeting, participants were provided with a letter of information that was explained verbally. Participants were given the opportunity to ask questions and then asked to sign the consent form. Some participants agreed to have their interview be recorded; others were more comfortable with the note taking format. Tape recording the interviews was found to be more useful in facilitating the fluidity of conversation. Although not following the order of the semi structured questions, the ideal approach was to let participants themselves choose where they wanted to begin and for them to do most of the talking. This style of data collection allowed “respondents to organize their answers within their own frameworks” (Aberbach, 2000: 674). Participants

were encouraged to speak freely of their experiences in their homeland and relate them to their current circumstances as long as they were comfortable.

It is the opinion of this researcher that the respondents were honest, frank, and comfortable in speaking of their experiences. Interviews were done by and transcribed by the researcher of this study who is fluent in English and Spanish and is culturally knowledgeable of the Latin American culture. Considerable time was spent on the data transcribing and coding. Participants were given pseudonyms that corresponded to popular Latin American names and all interview material was kept in a locked filing cabinet. The interviews ranged in length from 2 to 3 1/2 hours. All respondents received a gift card for their participation.

### **3.4 Participants**

Table 1 shows the characteristics and demographic information of the participants. Participants for this study ranged from 50 to 69 years of age who are all currently Canadian Salvadorians. All respondents have been given pseudonyms to protect confidentiality. All of the participants had members of their nuclear family (children and or spouses) living in the same city with some having siblings or parents here with them also. Entry into Canada for this group of people can be categorized into three types; illegal refugee asylum seekers, legal refugee asylum seekers and economic migrants. These variations are important as they capture the situations of social economic variability that facilitates or impedes emigration. They are all currently legal Canadian-Salvadorans. The majority of participants emigrated with their children while only a few



migrated alone or migrated with the intention of reuniting with their children in their destined country. The participants recruited in this study captured some of the diversity found within this ethnic minority group as three income groups: high, middle, and low were found to be represented. In this study there were five women and five men, two were retired, six were working, one was looking for work and one had just recently been laid off.

Complete fluency in both spoken and written English was evident in 30% of the participants, while the rest had either conversational skills or a very basic understanding of English. In terms of education, four participants had received a university level education, but only three of these had completed university and worked in their professional fields of engineering and accounting respectively. The participant that was unable to complete his university degree worked in construction. Six of the participants had completed a variation of educational years ranging from elementary to high school, were not able to study further in Canada and had worked in a variety of jobs such as seasonal labourers in greenhouses, factory workers, and domestic workers. One of the six individuals had training and skills in welding and worked as a welder here in Canada. The participant group presented a diversity of housing tenure; five owned their homes, two owned half of their homes, two rented and one was unknown.

Table 1: Social and demographic characteristics

Immigration Status at Entry	Name	Gender	Age	Employment Status	English language fluency	Marital Status	Children	Education	Occupation in El Salvador	Occupation in Canada	Housing Tenure
Illegal	Rodrigo	Male	66	Retired	Basic	Married	2 in Canada	Teaching Diploma	High School Teacher	Various <sup>4</sup>	Rents
Illegal	Dona	Female	68	Retired	None	Widow	3 in Canada 2 in E.S. <sup>5</sup>	Grade 4	Homemaker	Various	Rents
Illegal	Francisca	Female	55	Working	None	Widow	3 in Canada	Grade 8	Homemaker/ Store owner	Domestic Worker <sup>6</sup>	Home Owner
Economic Immigrant	Luciano	Male	55	Laid off (recently)	Good working English	Married	3 in Canada	University degree and MBA	Engineer	Engineer	Home Owner
Legal refugee	Jose	Male	53	Working	Fluent	Married	3 in Canada	Incomplete University	Student jobs	Construction Labourer	Home Owner
Illegal	Luz	Female	59	Unemployed looking to work	None	Divorced	1 in Canada	Grade 3	Homemaker	Various	Part owner of home
Economic Immigrant	Juan	Male	55	Working	Fluent	Married	2 in Canada	University Degree and MBA	Engineer	Engineer	Home Owner
Legal Refugee	Julia	Female	50	Working	Basic	Married	2 in Canada	Grade 10	Homemaker	Various	Home Owner
Illegal	Ignacio	Male	54	Working	Basic	Long term partner	No children	Grade 11	Welder	Welder	Part owner of home
Legal Refugee	Adriana	Female	53	Working	Fluent	Long term partner	2 in Canada	Accounting Degree	Accountant	Accountant	Unknown

<sup>4</sup> These individuals held various employment positions as seasonal labourers in greenhouses, factory workers, and domestic workers.

<sup>5</sup> Her current occupation for a few years has been a domestic cleaner; however, she has also held a variety of employment positions in the past such as a factory worker.

<sup>6</sup> Her current occupation for a few years has been a domestic cleaner; however, she has also held a variety of employment positions in the past such as a factory worker.

### **3.5 Positionality**

Conducting qualitative research requires that the researcher be conscious of their position calling for researchers “to turn our analytic gaze back upon ourselves” (Emirbayer & Desmond, 2012, p. 574). In engaging in reflexive practices we can understand such things as “the data we gather and do not gather, the questions we ask and do not ask, and the interpretations we make and do not make” (Pini, 2004: 176). As such, in the context of this thesis, I will expand on how I was both an insider and outsider. I was born in Guatemala, a militarized and patriarchal country, and raised by two socially conscious strong women; my grandmother and my mother, during uneasy economic and political times. As a child growing up in Guatemala I was exposed to a social environment where social status was clearly related to the color of your skin, security was always questionable, and poverty and inequality was blatantly evident in many different ways. Hence, from a very young age adults in my life spoke openly of the circumstances around us and encouraged critical thinking. Our journey as a family to live in Canada presented many opportunities, but also affected me in many ways that related to what the individuals that I interviewed shared. Today, my family engages in transnational practices and continues to keep cultural customs. I do not feel that I belong there nor here, but rather that I am attached to both worlds.

In having had this opportunity of being raised as a socially conscious individual in two starkly different places, the world of the south and the world of the north, I recognized the complexity in the situation of immigrants from Latin America. Establishing rapport

with participants was facilitated by my cultural sensitivity, awareness and competency, my ability in speaking Spanish, and my sincere interest as part of the younger generation in recording cultural history and giving these individuals the space to speak to their lived experiences. Interviewee participants recognized my status as an immigrant from Latin America. My gender presented a cultural barrier in communicating personal experiences, in particular those personal experiences of male participants. Age differences between interviewees and myself presented a variety of connections as those individuals who were parents had children my age, those who were grandparents were reflective and pleased to have a listener, and both groups demonstrated satisfaction in the interest shown of their experiences and having their sacrifices acknowledged by a member of the next generation.

Jaffe & Miller (in Gubrium and Sankar 1994) state the importance in acknowledging how one's values and goals need to be considered in particular when "the relationship between micro-level and macro-level social processes are to be considered (p51). I am aware of these factors and how they have driven this work that focuses on understanding the experiences that a non-Western ethnic immigrant group carries into their aging experiences; the aging experiences are thus occurring in the Canadian context but are also linked to their country of origin.

### **3.6 Data Analysis**

For this qualitative study, a thematic analysis was employed which was guided by the work of Braun and Clarke (2006) who encourage researchers to describe how they engaged with their data and produced their thematic analysis.<sup>7</sup> These researchers contend that the use of thematic analysis can reveal much more than a detail account of the phenomenon and can work with any theoretical framework. Thematic analysis is a technique used for “identifying, analyzing, and reporting patterns (themes) within data (Braun and Clarke, 2006, 79).”

An important first step in conducting a thematic analysis is to engage with one’s transcribed interviews (Braun and Clarke 2006). This process of coding and identifying patterns looked to capture “experiences, meanings, and the realities of the participants” (Braun and Clarke, 2006, 81) in relation to the literature, theory and aims of the study.

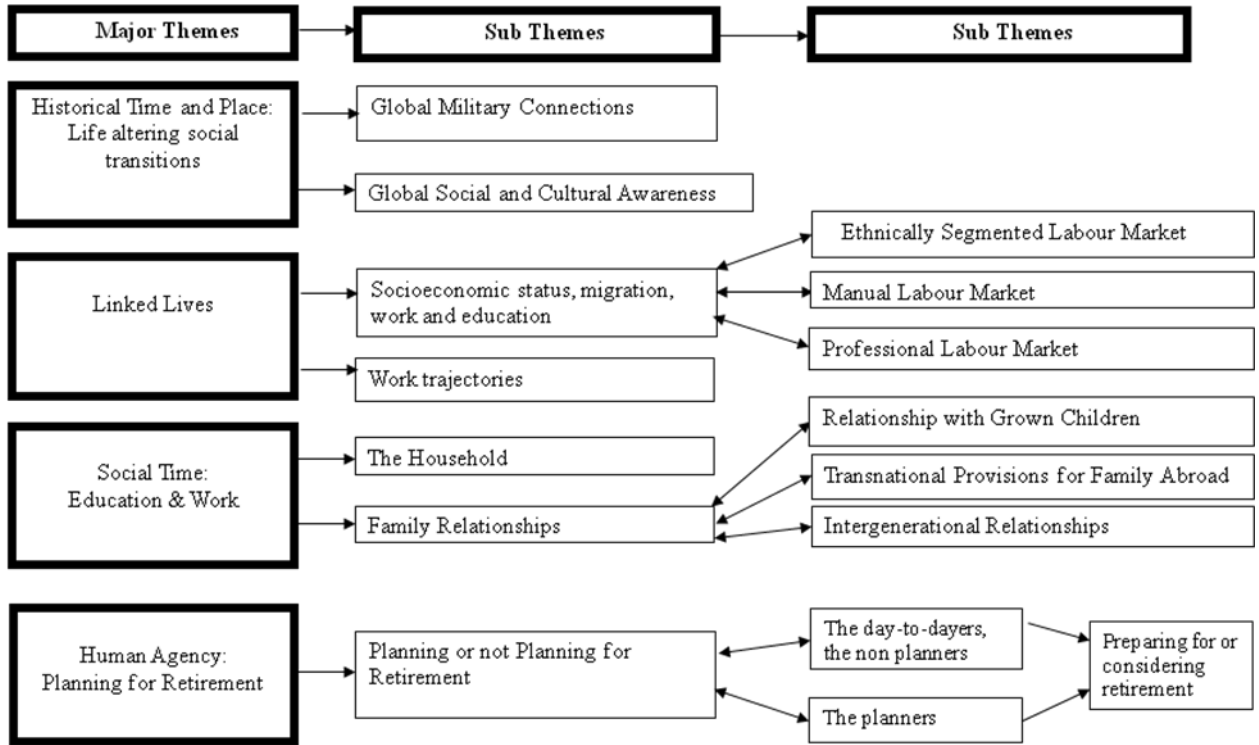
In this study, the researcher transcribed the data, read and reread the transcribed interviews identifying patterns, coding them into major themes and sub themes. Major themes in this study were guided by the life course theoretical framework and categorized under the major themes: Historical Time and Place: Life Altering Social Transitions; Social Time: Education and Work Trajectories; Linked Lives: Household Living Arrangements and Family Relationships; Human Agency: Planning of not Planning for Retirement. Under each major theme, a theme followed along with a number of sub

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<sup>7</sup> These researchers build on Boyatzis’ (1998) methods of thematic analysis consequently providing an accessible and flexible guide to support qualitative researchers.

themes that were explored. For example, the data was coded and the themes of the planners or the non planners emerged (also see Denton et al., 2004). These relevant codes were then brought to “cohere together meaningfully” (Braun and Clarke, 2006, p 91) under a major life course theme of human agency. The way in which themes and sub themes were organized is shown in Figure 1. All four major themes are interrelated and their combined influence determines situations in later life including the pathway to retirement and retirement planning.

Figure 1: THEMATIC ANALYSIS



## **Chapter 4: Results**

This qualitative study is focused on the narratives of ten Salvadorians. The themes and their sub themes are described in this chapter. Selected insightful extracts from the transcribed data are incorporated into each section. This chapter begins with Historical Time and Place exploring the life altering social transitions that the participants underwent, next it focuses on Social Time exploring the education and work trajectories of the participants, it then focuses on Linked Lives by exploring the household and family relationships of the participants and finally a section on Human Agency explores the planning or not planning for retirement situations of these ten participants. A chapter summary follows.

### **Historical Time and Place: Life-Altering Social Transitions**

The purpose of this chapter is to bridge the macrosocial historical circumstances that had an impact at the micro level for Salvadorans experiencing the civil war. Therefore, this chapter explores and addresses how broader forces and social change have also impacted the life courses of the ten Salvadorian men and women of this study.

The global political, economic, and social interconnections in the twentieth century caused a series of events (e.g. proxy wars) that consequently affected the lives of many individuals and entire populations within their perspective countries. The historical context that unfolded in El Salvador influenced, shaped, and produces experiences of opportunities and constraints to individuals within their social domains (education, family, work) and their countries existing institutional structures (Settersen, 2003). How these global interconnections unfolded in the lives of these individuals was best understood as occurring into two areas; the existence of global military connections and the social global awareness that these individuals had. The first section



of this chapter will discuss these two groups highlighting the diversity of experiences and presenting some vivid accounts of what transpired.

### **Global Military Connections**

The civil war that unfolded in El Salvador was not isolated from the global political situation. For spatial, political (the anti-communist agenda), and security reasons, the United States became directly involved with the political situation in El Salvador. Consequently, provisions from the United States fed the continuance of the war and increased the violence which terrorized the population. The continuance of the war compelled the search for soldiers and for enemies from either both fighting sides. It is evident that this had a direct affect on the lives of the ten participants in a variety of ways which were also exacerbated by their geographical living location within the country. Four participants stated that they were living in the capital San Salvador, during the war. Out of these four, one experienced incarceration and death threats directly, three were threatened due to their work affiliation, and the fourth had family members who were caught as innocent bystanders in unexpected contingent fighting areas in the city. For the other five participants, their experiences in rural areas and smaller cities exposed them to a higher intensity of danger as most of the fighting during the civil war would occur in these areas. One spoke of being directly threatened and watched, two participants' family members are threatened, but only one experiences the disappearance of her brothers, one experiences a direct attack in his home town and the death of family and friends and another experiences a direct threat to her male children.

For example, Dona's household was located in a rural town in a zone that was in constant clash between the two forces. She states that they did not have any political commitments. Her

husband had a brother in the military and through association this brought danger to the safety and security of her family. Her children were being approached, threatened, and in constant surveillance by recruiters from both sides. For the safety of her children, she is forced to send her 3 young boys separately across borders heading towards the United States in order to save their lives and to ensure that they would not be conscripted into either fighting side. Her actions are interpreted by both sides as a rejection of their ideology and as a consequence she too has to flee illegally for her safety. In North America, she becomes a refugee.

The circumstances also created situations of great fear as the violence escalated. These events disrupted individual's respective life stages differently due to their age, geographical location, and social domains. All of these participants in this study felt that seeking security elsewhere was not an option, but a necessity during this time of war. These individuals had to manage their life course transitions and situations by the social, economic, and political contexts that they were living through.

### **Social Global Awareness**

Global interconnections also transpired in social and economic areas. Some of the Salvadoran participants in this study were aware to varying degrees of the political, economic and or social world of the United States. For example, through their education (training or political training) four individuals were aware of the United States. Adriana was aware because she worked for a major company who bought crude resources from North America and through calendars at the workplace. It is unclear if Luz had any knowledge of the United States. Three individuals, Dona, Francisca, and Ignacio were aware of the differing socio-economic possibility in the United

States as individuals in their communities had travelled to the United States and had become economic contributors to their families still living in El Salvador. Some participants gained courage from having an awareness and exposure as these ideas presented hope and aspirations to push away from the threat of death and danger, political turmoil, economic instability and lack of opportunity. Francisca, for example, did not like the idea of having to go but she knew that it was necessary for the survival and safety of her family. She reflects on how she was exposed to the benefits of migrating and working abroad and how it could be source of strength for making the journey. She says,

*“The people that went to the USA, well I didn’t have any direct contacts, but we all saw how it affected their entire family. They had a better life, things weren’t so focused on work and survival, people could live in a better house, have better things and that was the idea. I thought that by going that I would also help my family and I thought that I could help my mother live better and I thought well, if I don’t like it I will go back.”*

The exposure to the resources and material differences that resulted when a family member went abroad was evident to people that lived around them in their rural town or what they heard regarding these individual’s changes in their circumstances.

Luciano also recognizes that making the decision to migrate is a good decision for his entire family. He explains that with his wife they had already recognized prior to the escalation of the violence that for their children’s future it would be important that they obtain an education abroad. He states,

*“...when my wife started to convince me from this point of view that us as professionals in El Salvador we needed to think that the best thing for our children was to study in a foreign country. You see this was the vision of Salvadorans in that time period and always we would think about sending our children to study in the United States or another country like the United States as that was worthwhile. More opportunities would be available.”*

He explains further...

*Well she [his wife] came and says to me, instead of having them go alone lets all go as a family. So under this point of view they took me...well it hit home it convinced me, so I said yes. But the real hardening of this yes occurred because of what happened in 1989 when our child...when the problems began...when my wife's mother got trapped in a shooting spree and we were consistently finding ourselves in cross fires. One time my child was right in the middle of the shooting and I thought "Oh god, they have killed my son!" and it was then that we two decided it was time to leave.*

The global awareness of these individuals coupled with the direct danger being experienced in their home country did aid in making the decision to migrate. This journey was not easy and there existed great diversity between methods of crossing borders as the majority of these participants were locally and globally disadvantaged while the minority was not. A greater discussion on these findings can be found in the section that follows. For a more in depth story of each individual refer to Appendix A.

This section is relevant because it allows understanding of how macro social transformations impact life courses. The participants of this study (and their cohort who lived through the civil war) had to progress through pressures that exerted on their well-being, their families, their life trajectories, and their available resources. The effects and profound changes that the historical times brought to the lives of these individuals will inevitably build an intricate experience that would affect their living and aging abroad.

## **4.2 Social Time: Education and Work Trajectories**

In recognizing that the typical life course has three linked phases; preparation for work (education), work (engaging in employment) and retirement (removing oneself from paid labour force), this section focuses on the two first phases as they unfolded for these participants. The diverse educational and work experiences of the participants were found and presented in the form of profiles. These profiles are grouped into three patterns; workers in the ethnically segmented labour market, workers in the manual labour market, and workers in the professional labour market. The second section will discuss common themes regarding migration, work and education and explore how their education and work trajectories impact their retirement and pension situations.

### **Common Themes: Socioeconomic Status and Migration, Work and Education**

The socio-economic status of participants in El Salvador and the circumstances of emigration journeys under which these ten respondents arrived in Canada were factors found to have defined the respondent's experiences and work trajectories in Canada. The majority of the respondents emigrated illegally from El Salvador to the United States where they worked for a time but were unable to become legal residents. There was one exception of a man who immigrated legally with his family to the United States with temporary visas. When these visas expired, they too became illegal refugees. Rodrigo explains that it was so hard for his family to get visas in order to emigrate legally. He says,

*“Man, god helped us! Because look it is impossible to get a visa in El Salvador. To begin the process the first question that they ask you is how much money do you have? And how and from where could one earn any significant amount of money? A teacher only earns enough to eat for one month.”*

He then explains that even though they attempted to gain legal permission to leave, they had to falsify papers in order to ensure that his wife and other daughter could also leave with them. He says,

*“my wife and my daughter went to the embassy with the same documents that I had presented but in her name not in mine we had to do this we had to change things and set it up this way so that we wouldn’t be separated...do you understand?”*

The group of individuals that first immigrated illegally to the United States were, pushed to move to Canada to seek refuge and settlement legally. For example, the continuance of the war in El Salvador meant that the threat of death or general danger to their life was still real so there was no option to go back. Meanwhile, in the United States they lived in constant fear of being deported and although many wanted to initiate the process to become a legal resident the knowing of or witnessing the denial of residency and immediate deportation of many deterred them from doing so. Dona describes what it felt like to live without papers in the United States, she said,

*“we worked with a different name, the majority of people who are illegal do you know and I didn’t like having to hide and to walk around fearful and having that anxiety of being found or detained it was unhealthy, it made me sick, it was so stressful.”*

The initial decisions to immigrate illegally to the United States were attributed to the need to leave El Salvador at once as a response to death threats and violence. The majority of these individuals were from low socioeconomic status living in the rural areas of El Salvador where it was most violent. The majority of individuals who came as illegal immigrants underwent a very different emigration journey than the rest as they had to cross borders illegally until they reached the United States and then continued onward to Canada. A few of the respondents immigrated to Canada as government sponsored refugees and a couple of respondents emigrated as economic

immigrants; these legal immigrants were all from city. Those individuals who became sponsored immigrants had received information from friends about how to apply as refugees and those who came as economic immigrants had access to information regarding the process as well as the financial means to do so.

Overall, the precarious monetary situation of those who were illegal in the United States forced them to find work in low paying jobs in places such as factories or in cleaning and they did not have an opportunity to learn English prior to migrating to Canada. Those who immigrated legally to Canada were also not fluent in English.

Educational opportunities to gain degrees, or diplomas in Canada were not a possibility for the majority of the respondents due to various reasons such as meeting the family expenses, repaying the government for the monetary assistance given, encountering difficulty with learning English, and finding the expense for further education to be too costly. Even so, some expressed that they did have the desire to continue with their education, but that their obligations to their family made this impossible. Overall, English as a second language training was obtained for varying periods of time by all respondents. All immigrants were required to attend English as a Second Language (ESL) for a minimum period of six months.

Three of the respondents whom immigrated came with extensive work experience in their designations as professionals in El Salvador. Their priorities in pursuing the same profession here in Canada presented differences to the rest of the respondents. These three individuals migrated with two goals in mind; one was to become qualified in the same profession so that

they could work in their field and the second was to ensure that their children pursued a university education (the latter goal is discussed in chapter 4).

The first goal required that they master the English language. Two respondents were sent to an ESL school in the community and one respondent was sent to local College to receive ESL.

Luciano's experience in ESL school was cut short as he found work with the same engineering company whom he worked for in El Salvador. His experience and qualifications were accepted and he became part of the management team. His company sent him to receive an intensive English course so that he could learn how to speak. He explains this by saying,

*“When I was working they gave me one month to go and learn grammar and basically speaking and every day I was immersed in it so I had to learn to listen. I felt that my ear got accustomed, but I still wouldn't say that it's great! I still don't get how to pronounce some things, but I do understand.”*

His work position required him to learn English fluently. For example, he explains that he had to meet certain obligations. He says,

*“I had to go and train people in England with this company it was and wasn't easy I had people who weren't English, but were Scottish and the accent! Oh, how it was with the Scottish! I had problems! But not with the English those guys they heard your accent and say aah the Spanish accent.”*

For Adriana, learning English was a struggle that she overcame with resilience and support from three Canadian women of which only two spoke Spanish and one Canadian-Italian teacher.

Adriana explains that she pursued further education after her ESL courses were finished. She had to pass an exam that would test her English skills. She recounts what her aspirations were and the results of the first test when she says, *“I really wanted to continue in my profession of accountancy and the only test that I didn't pass was English and I was so disappointed and disillusioned.”* On her second chance at taking the English test she recalls her state of mind, *“I*



*knew that if I didn't pass that exam that the doors would be closed.*" Adriana felt that her investment of time, hard work and money paid off. In time she was able to gain a mastery over the English language and to gain her accountancy diploma so that she could continue working in her profession.

Juan's educational pursuits in Canada were also an investment of time, hard work and money. In very much the same way as Adriana and Luciano, Juan had to learn how to juggle taking care of his young family and learn English. Juan and his wife were sent to the local college to learn English and he felt that this made a difference for their education. He explains this by saying, *"We had government assistance and were attending school to learn English. We went to the college for six months and it was lucky because we were not sent to the local ESL school and well we had good teachers at the college."* Juan also felt pressured to find work so that he could save even more to take the exams that would allow him to practice as an engineer in Canada. He explains,

*"My wife and I came with the goal to work in our fields of dentistry and engineering. So that in everything that we earned we would take some and put it aside to save for the payments of our exams, the exams that would allow us to get our licenses in these professions here in Canada. It's not just a simple thing...it took four year for you to get your license and well it took me five years to get my license for engineering and it took her four years to get her license to work as a dentist."*

Juan and his wife after a period of time also find success in mastering the English language and meeting their goal of getting licensed to practice in their professions. Overall, it is clear that the educational opportunities and constraints that all ten respondents encounter had an effect on the work trajectories that they experience and consequently on their earning potential. These work trajectories will be explored in more depth in the following section.

## **Work Trajectory Profiles**

The migration journey interrupted or presented opportunities and constraints to the work trajectories of these participants. Although variability was found in the different types of work, broad categories of work and labour market profiles were identified. Three sub themes emerged here. They are as follows:

- Workers in the Ethnically Segmented Labour Market
- Workers in the Manual Labour Market
- Workers in the Professional Labour Market

These themes are inclusive of the two retired respondents. One individual was unemployed seeking employment, but was also like the two retirees included within the category that best represented their work trajectory.

### **Workers in an Ethnically Segmented Labour Market**

There were five individuals; Julia, Luz, Francisca, Dona and Rodrigo who work in the ethnically segmented labour market. Their work trajectories show that they have had a history of working in physically demanding precarious employment that has taken a toll on their health. Their employers have not offered benefits, have paid minimum wage, and demanded a high output of work without guarantee of ongoing employment. Only two individuals proudly express how after many years of work they had finally received minimum benefits with their current employers.

I begin with describing the case findings for the four female participants and then move on to Rodrigo's case. These four women brought limited working experience in the formal sector.

They had been homemakers for the majority of their lives dependent on their husbands for their economic well-being. Although two of these women are now widowed and one is separated the first was not entitled to any death or survivor benefits after her husband's death and the second who divorced did not receive any financial assistance from her husband after the divorce. All of these women had limited education and left school early in life to start their families. All of them had very limited English as they had a hard time learning. Further, the need to work and the limited income to meet obligations reduced their chances of mastering the language. Therefore, they did not pursue further education. The majority received assistance from the government at the beginning of their settlement which came as a shock to them, Dona's comment is reflective of the general feelings of all these individuals to being given government assistance, she says,

*“And when I came here and received government assistance I was shocked! How could this be? How can they give you money if you haven't worked? I thought this is a very nice thing, but how can it be possible? And with people not working? And people bagando (not working just passing time)? Why wouldn't you work?”*

This comment is reflective of the hard working ethic of these individuals. The individual's within this category began to work as soon as they could and proudly spoke of becoming independent having paid back the government assistance that they received. Government assistance was received by two individuals for periods of time when serious health illnesses were experienced.

The work trajectories for these women began after migrating to the United States. Luz, Francisca and Dona describe how it felt good to work. For example Dona reflects on how she had never worked before and felt good about receiving a payment for her work, a payment that she could decide what to do with, she states, *“I thank god that I came when I came. I started working in*

*whatever factories...sewing and I had to work and I had never done it before and it was like I had learned to walk.*” And Francisca reflects on how working made her migration better. She states,

*“So at first I didn’t like it at all, but when I started working and started earning money things were okay. But when I didn’t have work I would cry and thought about going back, but I couldn’t because the pants that I had on and had worn on my crossing over journey were torn and I didn’t have the money to pay to get back and things were miserable as there was the threat of being caught and getting deported and separated.”*

Work was important for various reasons to Francisca during a time of uncertainty.

Dona is retired. Her work trajectory included precarious and low skill jobs where she did not receive benefits. She states, *“I put 20 years of work under me.”* She also reflects on how her last job in the chicken factory damaged her wrists and arms so that she was forced to go on disability as there was no other option due to the injury. Luz’s work trajectory experienced more interruptions of lay-offs and unemployment. She explains that she had a hard time working in factories and greenhouses, but she had no choice. She states,

*“I worked in various places like factories and in greenhouses. We were always being pushed to go faster and the other workers would complain about my pace. I liked to do my work well and take the time to do it well and this is what would be the problem. I wasn’t fast enough. Only in one factory where I worked on the packaging line, the factory was owned by an Italian family. They were nice and they never pushed me, they liked that I did things well, but that job didn’t last long. They say that the company wasn’t doing well and so we were laid off. When I worked in the greenhouse we had to carry heavy loads and I couldn’t do it the physical work was hard on my body and the boss he was a mean man. I tried to look for other work but I wasn’t able to get anything.”*

Luz’s work trajectory affected her health and just recently her health has improved and she had started to look for work, but she was worried about having to go back to work in a factory as she

now suffers from various health ailments. Another respondent, Julia, tells of how she has had to hold on to various jobs in factories where both her husband and herself have had to “*work hard.*” Currently she has had to take on two part time jobs cleaning in order to meet her family’s needs. She states,

*“My husband and I do cleaning, we are not self-employed. We work for a company and we get paid the minimum 10 dollars...can you imagine? We don’t get benefits. I also have a part time with the convention centre I get benefits there, but the thing is that the medicine that he [her husband] needs is too expensive and it doesn’t cover it. But thank god for that job because even basic coverage helps us out.”*

Julia’s husband has some serious back problems, but he continues to work. Julia did not speak of her health situation focusing on her husband’s health and the worries that it brought her instead.

Rodrigo is another retiree like Dona. His work trajectory begins in the United States as well where his only option was to work in low paying jobs where his qualifications, experience, and skills as a high school teacher were rendered meaningless. He describes his first day at work in the factory,

*“In the United States work was totally different...we had to look for work, we didn’t have much money to live on and the only option was the factory --work in the factories and travel to get to them because they were far and it was cold. It was a shock, such a shock [slaps hands loudly] that I felt coming from teaching children in a classroom and being in an educational setting to being placed in front of a machine which I had never in my life been in front of to learn. And it was GO FAST, GO FAST and the noise and the sound of that RRRRRRRRRRR bell in your head signaling for you to go and eat and the travelling at night time...oh god [sad expression as he shakes his head and looks away with tears in his eyes].”*

Rodrigo would never work in the field of education again, but would remain working in cleaning and factory jobs. Physical injuries from being beaten during the war in El Salvador also

presented health problems during his working years which continue now in his retirement trajectory.

### **Workers in the Manual Labour Market**

The individuals in this category have experienced spells of unemployment and spells of good earning years. The physical demand of their work may place them at a greater risk of injury and forced retirement. Additionally, similarly to those from the Ethnically Segmented Market they have not had access to benefits nor were they covered by workplace pensions plans. The two individuals, Jose and Ignacio fit in this category and yet their work trajectories and life circumstances present vast differences.

Ignacio was skilled in welding when he migrated to the United States. His skills allowed him to find work as he travelled throughout the United States and that experience also made it easier for him to find work in Canada. He states, *“as for having work there haven’t been problems, I was never worried, I arrived at places where I would earn well and I got to places where I was paid badly.”* In Canada, Ignacio had to fulfill the 6 month requirement of ESL training and this is what kept him from working right away. He is proud of his work as he recalls that he worked for a company that played a role in the urban development in Canadian highways. He feels that his work has contributed to the lives of all Canadians. He recalls,

*“I arrived at the company and started working on preparing parts and then we started making the parts, those parts that you see on the light posts on every highway around here and I would cut the material and would help mold it and the long pieces that I had to cut! They were then sent to the steel pole companies to be used for the light posts.”*

Ignacio stayed a few months to a few years with various employers. He has been with his current employer for 7 years and is now facing health problems and feeling trapped in work that he has lost interest in and he no longer feels capable of doing because of physical ailments and a deteriorating eye sight. He says,

*“I feel mental anguish when I go to work, I like to work and I am a hard worker, but I am doing the same thing over and over every day it is so boring it doesn’t change it just wears you down. I am so tired, I can’t see very well and I hurt. [bodily aches] I have to keep working to pay the bills there is nothing else that I can do. If I changed jobs who would pay me 16 dollars an hour?”*

Ignacio does not receive benefits where he works and he feels that he no longer has the same energy to work in this area nor the flexibility to move to another company and risk a wage reduction. As a middle aged adult he now has family obligations and expenses to meet.

Jose’s young and growing family brought expenses. He recalls that understood that two options were available for him in terms of work: factories or construction. He investigated the differences in earnings and realized that construction offered the best situation. He recalls, *“I heard about construction work how they would pay you \$10 and with a specialty you could get more and right then and there I made my choice. I would not go to work at a factory for \$5 or the minimum wage.”* Jose also realized that it was important to have a job where he could increase his earnings as the family expenses and needs would increase in time. Even in this earning situation Jose explains that he had to *“work to live day-to-day.”* Jose does not have RRSPs, benefits or any savings.

Both Jose and Ignacio recall that the recession in the 1990s affected their work and earnings.

### **Workers in the Professional Labour Market**

There were three individuals that fit this category; Luciano, Adriana, and Juan. These individuals also face concerns. Their concerns are regarding the number of working years that they have accumulated. In Canada more working years mean a greater build up of pension entitlements, for immigrants who have fewer working years this poses a disadvantage in accumulating the working time. Unlike those from the Ethnically Segmented Labour Market and the Manual Labour Market these three individuals have had the means and the futuristic outlook for saving; they will not rely heavily on government assistance in retirement. Additionally, these individuals face a different set of positive circumstances for pension contributions (from themselves and from their employers) and accessibility to benefits in the workplace. In having been able to work in their professional careers, these individuals were able to gain steady and well paid employment. A key factor that allowed them to continue working in their professions in Canada was having a support system; both Luciano and Juan had family and friends close by who helped them out and Adriana developed a small support network of Canadians whom helped her out.

Luciano found work in Canada with the Canadian division of the multinational company which he worked for in El Salvador. The company recognized his engineering qualifications and experience at a management level. As a result, Luciano was able to continue working in the same job position in Canada. In having had this opportunity to work in steady employment with a company that provided benefits and a pension contribution, Luciano's work trajectory was steady, safe, and well paid. He worked for this company for over 21 years. At the time of his interview Luciano had been recently laid off because his company was downsizing.



Adriana's work trajectory in Canada was unlike Luciano's. She built her way up to her current job position by working for different employers. During the first few years of settlement when she was attending school she recalls how she was the sole income earner and had two jobs. She explains that after she divorced her husband she still didn't receive financial assistance from him for the needs of the children. In order to meet the needs of the children they had a paper route. The children would alternate going out with her in the mornings and delivering papers, she says "we started at 4 am and I never rested when we came back I had to go to work so I would end up working 12 hour days." Other jobs that she held were possible due to her connections as they let her know about the job openings and encouraged her to apply. Building her Canadian work experience did not come easy, but the help of the support network that she built up played an important role. Her support network was important in her success as she gained her diploma in accounting, overcome obstacles and found better work. She currently works for the Canadian government in a department of finances.

Juan also brought many years of experience in his field of engineering similarly to Luciano and Adriana, but he faced a different set of circumstances and experiences from that of Luciano and Adriana. Juan had to downgrade his experience in order to find work during the recession of the 1990s. He states,

*"I was coming from a management position with the company that I worked for in El Salvador. When I began to look for work and well I received answers such as over qualified wherever I applied. So I had to downgrade my resume until I was able to find work with a construction company."*

Juan is successful in finding work in his field and recalls that his faith also played an important role in keeping his spirits up. In time and with his engineering license he works his way up to a management level and works for both companies and an academic institution.

This section addressed the principle of social time by demonstrating how it applied to the life course trajectories post migration of the participants in this study. In particular, it focused on the immigration, education and work trajectories of these ten individuals reinforcing the resulting effects and profound changes that emerged due to large historical transformations experienced by them in El Salvador. It is clear that these individual's found the strength and the fight to continue and face yet more disruptions in their life transitions and trajectories (whether positive or negative) in the Canadian context. This strength and fight came from the need to survive and the need to provide a better life for their families. The circumstances and situations found in Canada are significant as it clearly demonstrates the traversing of individual's unequal socioeconomic realities across borders which created the context in which these individuals would continue to grow older.

### **4.3 Linked Lives: Living Arrangements and Family**

Findings in this section demonstrate the importance of the principle of linked lives as an individual's life course cannot be fully understood without exploring the relationships and links that they have with their social networks. The relationships between the participants and their immediate family or close friends emerged during the interviews more strongly with the female participants. Findings demonstrate that the social ties, from early life (see Appendix A) to now, have had significant effects and influences on participants transitions and trajectories. Sacrifices that were made, decisions that were taken, and sadness and worries that were experienced and continue to be experienced by the participants have very much to do with their close social network. Consequently, these social networks continue to play a role in the aging experience of these individuals.

The section begins by presenting the findings on the household living arrangements of the participants; it then presents the relationships of the participants with grown children, family abroad, and intergenerational relationships with grandchildren, family and aging expectations, health and health problems.

#### **The household**

Through the interviews the income circumstances<sup>8</sup> of these individuals emerged. The majority of the participants were of low income, two were middle income, and three had a higher income. Income status and linkages between the participants and their families was relevant because it

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<sup>8</sup> This was not a qualitative study and as such the information regarding household situations were gathered from the participants self reporting financial situation without the use of numerical values.

clarified pulls from resources of time, money and energy as well as expectations of reciprocity in older age. When discussing financial commitments all the participants expressed how individuals felt they met their in terms of commitments and whether it was a struggle whether some commitments delayed or acted as a barrier for preparing for older life. All of the participants had various financial commitments with their immediate family and some even with their extended family back in El Salvador.

Half of the participants with children were providing for their living necessities and either fully paying for or contributing to their children's educational expenses. One parent, Luciano explains how he felt that investing in their children's future is very important, but he also acknowledges that it has *“delayed many plans, especially because universities are so expensive.”* Juan too considered having to finance his children's education a priority and how he is proud of their accomplishments. Julia had both her sons living with her; one was married and had a young child and was attending university, the other was working. Julia expressed her happiness in her son's educational pursuits, she says, *“my younger son is finishing his university he has drive and a passion for learning. Thank the lord that we got one who sees a future in studying.”*

There were expressions of mixed feelings from two participants of low income who were providing for grown children living at home. In Ignacio's home, he was contributing for half of the household expenses and necessities for his long term partner and her three grown children. Recently, the daughter of his partner had started a family and had remained living there with her boyfriend without contributing to household expenses.

Two of Francisca's sons were living with her. She expressed her concern in that they did not contribute monetarily to household expenses. She says,

*“I find it strange...my two grown sons live with me and it's weird and strange that they don't feel the need or even think about collaborating with some payment if nothing else and I don't know how much longer I am going to put up with this puzzlement.”*

One participant stated that some of his grown children lived with him, but did not speak about them. As for the remaining four participants, their grown children did not live with them. For some of these participants, economic and social commitments to family extended over borders; they were providing for their family members who were back in El Salvador.

A few participants mentioned that they provided financial support to family abroad. The economic support was long term and was deducted from their living budgets or pay cheques if they were still working. Dona provided money to cover the food and caregiving expenses for her aging mother in El Salvador. She also sent money to her youngest son. She constantly worries that she may not be able to send money to them. Francisca has also sent money for many years to cover her mother's expenses. Other participants sent money in the form of gifts on an ad hoc basis and made it clear that they were fortunate that they didn't have dependents abroad. Luciano says,

*“We have never sent them money. Honestly I always thought that I was going to be doing something like this to help them monetarily, but it never unfolded in that way. It was more likely that I sent money for birthdays and they would say oh that is great I didn't need that although... I know that deep down it was good for them. But I never felt the need to have to nor was I asked to have to send money back to them. Economically they have never been dependent on us even though we send them gifts. This is lucky because we know about 90 percent of people who move here do so because of economic reasons...” ...”Now by luck we did not have the necessity to do it.”*

Not having the worry that they have to send monetary support to their family has been a great relief. For others like Ignacio, having to send money to extended family in El Salvador brings forth issues at home in two ways: one his long term partner does not approve and too his financial situation is strained.

### **Relationships with Grown Children and Grandchildren**

Findings showed that the participant's relationships with their grown children were highly packed with emotion. Overall, parents felt that they had made a great sacrifice in leaving El Salvador and in starting a new life in Canada to give their children security and opportunity.

Two participants openly expressed that their sacrifices had not necessarily been appreciated. An example is best captured with Adriana. Adriana expresses her hurt and disappointment in her children's limited educational pursuits. She says

*“I feel like I made a great sacrifice for the well-being of our family and for the future of my children and its upsetting that they haven't risen up to their full potential and taken advantage of all the opportunities that became available to them.”*

Adriana's daughter and son worked after completing their high school and have chosen not to pursue higher education. Adrianna is burdened with worry for her children.

Francisca felt that she had worked hard to raise her children and now she would like them to reciprocate in some way. She says,

*“And now my children they can take care of themselves and I worked hard to raise them and to provide for them and now I am looking forward towards them asking me (at least) if they can offer me a cup of tea (I feel that they should reciprocate) they are always running.”*

Another parent, Rodrigo expressed his thoughts regarding the sacrifice of emigration. Upon reflecting on what transpired in his life he candidly states how he feels that in working to get everybody ahead throughout the years the adults grew older and stayed behind. He says,

*“Older people [adults] here have a hard time with English. The people immigrated here due to economic problems or political problems they emigrated trying to save their children and that is the reality... and so their children have learned English and so have the grandchildren, but now...it’s the seniors [meaning the aging parents] who have stayed behind.”*

Luz and Jose did not speak in detail about their relationships with their children. Ignacio did not comment about his relationship with his partner’s children, yet it was clear through his interview that family was important to him. The loss of his own family during the war had impacted him so much that he would not risk enduring such a loss again.

Some of the participants had grandchildren. Having a relationship with their grandchildren was considered an important part of growing older by the majority of participants. The findings show that some of these individuals who were grandparents were experiencing unforeseen complications in their relationships with their grandchildren. Juan’s observation captures the intergenerational situations that have unfolded over time. He says,

*“I have met families whose children can’t speak to their grandparents because they cannot speak their language. And their parents haven’t had the opportunity to learn English well. So they too are disconnected from their children because their children speak more English than Spanish and the parents can only communicate in Spanish with a little bit of English and nobody can talk to each other. It’s a sad state of affairs.”*

Dona was happy with one grandchild who has shown interest in talking to her in Spanish, but she also expresses her disappointment in the lack of language connection with her other

grandchildren, she says *“it gets harder to speak to your grandchildren because for the most part they are not interested in learning the language of their parents and grandparents...and their parents don’t promote it.”* Dona feels that the only way that she can make her grandchildren happy now is to give them money as she does not know what they like or don’t like.

Francisca was also disappointed in the lack of connection with her grandchildren. As for my grandchildren says Francisca, well they

*“don’t even speak Spanish anymore and they have grown up and want to be left alone or want to go with their friends. They don’t want to be with the older people. When they are babies and children they like you to carry them and be with them but afterwards they are not interested so I have one (grandchild) who is into being on the computer the other one just wants to read they are involved in other things, their things... those illusions of being part of raising or playing a big part in your grandchild’s life...well, it is an illusion.*

These intergenerational situations are hard on these individuals whom place a high importance on their families.

### **Family and aging expectations**

Some participants expressed their concern about getting older. As well there existed mixed expectations of the roles that family members would take when the participants grew older.

Francisca expressed that she was worried about getting older. Francisca considers the idea of living longer with worry and humour she says, *“I worry about getting older and losing my strength but then I think why should I worry how do I know if I will even get any older? It’s like taking pills every day because I think that I may be getting diarrhea that day.”* She has considered going back to El Salvador as she reached older age because she was sure that she could get a respectful and responsible care giver who would diligently look after her without



demanding high pay. In regards to her children, Francisca still held traditional views of her culture. She referred to the moral duty of children to support their parents, but had mixed feelings about this actually happening in her situation as she did not want to be a burden nor did she have the confidence that her children would meet her care needs. She says *“If I were to have a serious injury or health ailment I wouldn’t want to be a burden to my children. Maybe it would be okay if one of them was a nurse or a doctor, but my children wouldn’t know what to do.”*

The participants recognized how their state of ill health including their death could be a burden to their children due to financial reasons; they wanted to avoid bringing any burden to their children’s lives. Rodrigo states, *“I don’t want to be bugging my daughters.”* Although his daughters or their husbands would take them to medical appointments, Rodrigo and his wife felt bad about getting this help because they believed that they were taking time away from their daughters and their families. He also expressed concern regarding the expensive process of dying and being buried here in Canada. He believed that it would be cheaper to have a funeral process in El Salvador and so he thought that he would rather die in El Salvador on one of his visits rather than here in Canada so he wouldn’t burden his daughters.

Julia’s concerns about growing older were in regards to money and funeral arrangements. She stated that she often joked about funeral arrangements in various discussions with her husband, but was concerned and worried about the monetary expense that it would bring their family. Julia also recognized that upon retirement there would not be savings to draw from and that they would have to downsize to have some money. She was worried and unsure about this process and what it would involve at a time in her life when she foresaw herself as having less energy. Julia and her husband did not plan to stop working until they were too ill to work. She did not

comment on being a burden to her children or worrying about being a burden, hence an expectation of their children being involved in this area was evident.

Dona spoke of the care that she had received from her son and his family when she had to have previous surgeries. She felt that although her son who was living in Canada and would be there for her as she grew older, she did not want to be any kind of burden to him.

Adriana did not expect to involve her children in her care and financial responsibility as an older person. Juan and Luciano did not expect to be financially dependent on their children in their old age, but also believed that their children would be interested in their well being and care. Luz, Ignacio, and Jose did not make any comments about their future care or support that could be provided by their children when they grew older.

### **Health and Health Problems**

All participants worried about experiencing health problems at an older age for a variety of reasons; language barriers, the lack of money, the burden that it would bring to their children, and the unpleasantness of being ill and dependent. Some were already experiencing some health problems, but making a conscious choice to engage in an activity that would help the situation.

All participants were concerned about their health and bettering their health. Juan explains that along with his wife they were keeping a healthy regimen of good habits which involved exercising and eating well. He says, *“the principle concern right now is that we are going to age in a healthy way that is the only thing from there I mean our economic situation could change, but if we are healthy it doesn’t matter we will be able to do whatever.”* Juan recognizes that being in a healthy state is important for his retirement. Luciano also considered being healthy in

retirement very important. He indicated that he had started being more active, but that his family nutrition has always been taken care of by his wife. Adrianna ensured that she kept a healthy eating regimen and she was making an effort to be more active.

The rest of the participants were already experiencing various health problems, yet they too were making an effort to improve their well being in various ways (none of these things applied to Ignacio). These individuals were much more worried about their health condition as they understood that this would take away their independence, make them a burden on their relatives and that it would also not be financially prepared for the expense.

Francisca says, *“If I didn’t get up to work and stayed in bed, I don’t think that I would be able to get going.”* Her health situation worries her because she does not want to be a burden on her children. So she attends a yoga class because her doctor had suggested that needs to be more active and she thought that yoga helped relieve her bodily aches. Despite his back injury, Rodrigo also believed that keeping active as much as possible was important. Rodrigo made a point of going out for walks with his wife in the summer and on his own he rode his bike. Julia ensured that she was eating well and expressed her worry regarding her husband’s ailments and future health problems. Luz and Dona’s continuing recovery from injuries as well as the increase of other health ailments have forced them to keep strict health regimens and self care. Dona continues to be concerned with her physical disability, her diabetes and arthritis. She explains, *“I don’t feel lonely, unhealthy yes there is nothing missing there that is true. It is true that if I feel unwell I stay in bed taking it easy reading.”*

Jose recognizes that he is experiencing bodily aches, but this doesn't stop him; he directs his energy on staying active, eating well, and being very socially involved leading different initiatives in the community. In Ignacio's case, he did speak about the physical ailments that was experiencing, such as the loss of his eye sight and bodily aches in his hands, back, and knees, he did not state whether he was actively engaged in activities that could contribute to his well being.

In summary, these findings on Linked Lives has shown that the relationships with children and grandchildren that the participants kept were not only important to them, but that they were also important to their retirement trajectory. Due to the circumstances at home, the majority of participants were still providing for some of or all of their grown children. Some of the participants had grandchildren and they were experiencing difficulties in communicating with their grandchildren; their grandchildren did not speak Spanish and the grandparents could not speak English. They also did not find that their grandchildren were interested in being with them or knowing about their family's story.

Very much like all relationships, the information gathered for this section presents many complex situations that have ties to the past (journeys to Canada and settlement) which inevitably affected all family members. The current situations also exposes the changing dynamics of family and their traditional culture in Canada which inevitably have left some of these participants in constant worry about their children's future, their relationships, and what their future aging experience would be like (for two already retired participants what it would continue to be like).

At one end of the spectrum some of these participants were healthy and continuing to be actively involved in maintaining their health, at the other end of the spectrum, there were participants whom were experiencing a variety of health problems. The burden of money worries also played a role when individuals considered what would happen if their health deteriorated further as they grew older and what burdens this would bring.

#### **4.4 Human Agency: Planning or Not Planning for Retirement**

This section considers the choices that individuals made regarding retirement within the opportunities and constraints that have unfolded over their life course. Analysis of the qualitative data suggests that social and structural context of these lives had impacted the education, and work trajectory in their home country as well as in their migration journey. The work histories and in particular their location in the labour market had significant implications for retirement and planning for retirement. Individuals in the manual labour market and in the ethnically segmented labour market did not have stable work trajectories, benefit of an employer's contribution plan, or adequate incomes. These individuals are more prone to being dependent on the state pension. Consequently, these social and structural conditions continued to affect the education, family, work, and retirement planning for all ten individuals in the Canadian setting.

Following the work of Denton, et al., (2004), the retirement planning situations of these ten participants emerged into two groups: the day-by-dayers and the planners. These categories are explored next as they clarify the experiences and the expectations of retirement that have consequently formed and how these relate to the participant's education, migration, and employment experiences. As well, these categories were inclusive of individuals that have already retired.

##### **The day-by-dayers, the Non Planners**

The individuals within this group expressed that what they earned was enough to cover expenses and left no room for saving. None of them ever worked for an employer who had a company savings scheme and due to their living situations saving for retirement was not possible. The

educational and work trajectory of the seven individuals in this group presented interruptions that inevitably affected their earnings and potential to save.

Two individuals, Luz and Jose felt confident even without savings for retirement because they owned their own homes. Luz and Jose did not feel that they had extra money around to save, but they both felt confident about their home ownership. Their situations were different in that Luz was currently unemployed and looking for employment. She recalls that during her hardest working years when she held two jobs and worked 12 hour days that she had limited herself and was able to save. The hard work had resulted in both negative and positive effects, for example her health deteriorated considerably due to the extraneous jobs and the limitations, but she was able to cover half of the down payment for a house. After saving and working for many years she says,

*“I couldn’t work as much because I wasn’t well and the money that I did make was just barely enough to cover my expenses. I haven’t worked for a few years now because of my health, but I am starting to look around again. I just have to find work that won’t be physical [meaning extraneous]... as I don’t think that my body can take it.”*

Luz did not have any retirement plans or savings. Like Luz, Jose is not saving for retirement.

Jose captures his current and near future plans when he says, *“I will work, I will continue to work until it is no longer physically possible for me to do so.”* Continuing with work will ensure that he will be able to cover expenses. Jose commented that he would think about retirement when the time to retire came.

Jose’s approach to retirement was similar to that of Rodrigo. Due to the wage limitations and family expenses and needs, saving for retirement or having a plan for retirement was not possible. Rodrigo says, *“the truth is that saving money hasn’t happened everything has been*

*spent to cover our necessities, right and now we are retired...we decided to do so when we reached retirement age.*” Retirement occurred as a choice for Rodrigo and his wife even when savings were not available.

In Dona’s case, the idea of not working had not been a situation that she had considered or thought to plan for. She had learned from a friend in Canada, a nun, that it was important and necessary to put some money aside for emergencies. Her emergency fund did not translate into a long term plan to save for retirement as she also had family obligations abroad and her own expenses. She says, *“time ran out.”* Retirement came unexpectedly for Dona.

Other participants in this group expressed that they had not formally set up a plan for retirement and that they had not saved money for retirement, but the reasons for this situations varied for each. Although Julia and Ignacio did not have any savings for retirement they fit in this group along with Francisca; these individuals considered their home an asset that could be used to finance their retirement. They also expected that the state pension would provide some money (not much), but they were prepared to live limited and humbly.

Julia explains the shared ideas that she holds with her husband regarding saving for retirement. She says,

*“My husband and I are old fashion we do not believe about putting money away for retirement. Who really knows that they are going to live to be 60 or 70 years old? Nobody knows so we think that if we have money we should spend it. We don’t believe in RRSPs and if god will allow us to live longer, then I guess that we will have a little money from the government and we will live in a small apartment humbly and that is how we will live.”*



Although Julia and her husband chose not to save for retirement she later explains that this has also been due to the limited income that they both bring in. She says, *“there have been lots of expenses and nothing left over to put away.”*

Francisca also found that it took many years of hard work and family expense payments before there was a bit of money for saving. She says, *“In regards to money we never had a chance to save we never lived like some who pile up in a house to save money... in time though after working really hard and working for long hours we had a little to put aside.”* Francisca recognized that saving money was important and she attempted to do so over the years by starting an RRSP plan and getting life insurance. She was disappointed that these attempts to establish security came to an end as she lost \$4700 due to misinformation and service fees with an representative “selling RRSPs” and her life insurance was cancelled by her husband upon their divorce. Unable to afford life insurance again she now pays for injury/illness insurance.

Francisca has considered retirement and believes that it would be ideal to move back to her country because her money from the sale of her house would go further, she would be with happy and friendly people, and there would be good people with needs whom she could afford and trust to employ as caregivers. When asked if she had an age in mind when she would retire she responded, *“I turned 55 and I wanted freedom 55[ laughing] but I didn’t have it.”* She then added, *“It seems to me that we can’t retire until we can no longer walk or work and I think that it is better to retire when one is still healthy and can do things.”* Francisca works as a domestic cleaner 6 days a week and does not enjoy the work, but likes the people whom she works.

Although she likes to think about retiring at an age when she still healthy she believes that if she stops working her body will not be able to move and she would not know what to do.

Ignacio would like to retire at 65 years of age at the latest. However, he admits that he is not financially prepared yet he feels that things will work out. Reflecting back on the situations in his life he finds that his circumstances of not having his family with him affected the choices that he made in life regarding his earnings. He says, *“The only problem that I had was that I was lonely that I didn’t have family around so I would drink and I would cry about being alone...”* The situation of being alone coupled with being a young migrant on the move were things that Ignacio feels affected him. He explains,

*“well now without any information I was disoriented [pause] disoriented in things that are not necessarily learnt when you are on the move things like not thinking about saving money for your retirement and not thinking about in other things like having a future or investing in one and you are like what investments? Really and this is all because of the situation that you are in when you feel that you are neither from here nor from there.”*

Ignacio considers retirement as a time when work will stop, he did not know what he would do in retirement, but he did know that going back to El Salvador was not an option as he did not feel that there was anything there for him. He says, *“I don’t think that I will go and live in El Salvador as an older man what am I going to be doing there?”*

There were two respondents, Dona and Rodrigo who were retired and were receiving a pension from the state. These two individuals were similar to the non-planners in that they did not have a retirement plan or savings prior to retiring. Another similarity in the findings was that both of these individuals lived in very limited economic conditions where they had to budget what little money they received and take the time to plan out how much food they could afford to buy and what activities they could engage in. Rodrigo captures this situation best when he says, *“there is*

*no margin, no margin that says there is a little left over. We have to keep restricting and saving and restricting because there is nothing left over, nothing...it's a chess game that we play."*

Dona and Rodrigo also have health issues some which they attribute to situations that experienced prior to migrating and some that were experienced post migration. Rodrigo for example has a damaged spine from an injury that he received from an attack during the war in El Salvador. Physical work has worsened the injury and he expresses that it hurts more in the winter. He says, *"so when the cold comes I feel it creeping in and attacking."* His wife's health is also a concern so they both have medical expenses. Rodrigo and his wife understand that their limited income goes further in El Salvador that coupled with the fear of the dangers of snow and the physical pain experienced in the cold they return to their country during the winter months. Having the opportunity to travel back to their home country is a constant worry throughout the spring and summer months. Rodrigo and his wife budget for an entire year so that they can go to El Salvador for the winter months, he says, *"we don't go on trips because we have extra money or because there is money around, we go because we have been saving, limiting our monthly living as much as possible to save up to go on a trip. We save for our flights and to be able to live out there. We don't have any income when we go back."* Rodrigo and his wife live with the constant worry about their economic situation. In retirement, Rodrigo experiences limitations in engaging in activities that he enjoys, such as reading as he has limited accessibility to books in Spanish.

For Dona, years working in physically demanding jobs resulted in a physical disability which ended her working trajectory unexpectedly. She didn't have any savings for retirement and attributes this to not being able to save but also to having migrated at 46 years of age. Although

she had a work trajectory of 20 years, she believes that she could have done something if she had had more time and had known. She lives restricting her living budget from the amount that she receives from the state. Dona has limited arm mobility and other health problems that also limit the activities that she can get involved in. Sometimes she gets the chance to go back to El Salvador after restricting her expenses considerably to put money aside for the trip, but this does not occur often as she still has some family obligations to her son and to her aging mother.

### **The Planners**

Respondents who had established careers presented different ideas about preparing for retirement in contrast to the day-by-dayers. These individuals saved for retirement through individual choice and through employee plans. For these individuals, the knowledge in the area of RRSPs, savings and retirement planning can be attributed to exposure of these saving avenues through the workplace and the continuing interest in the area.

Luciano and his wife started putting money into an RRSP account soon after Luciano began to work. These contributions were limited as they too had a young family with expenses. He says,

“even though we started our RRSPs we couldn’t do much of anything else because we had to keep moving forward. We had a family to take care of and that comes with expenses it isn’t the same as coming to a new country alone and just getting things started to when you come with a family and have so many responsibilities, so yes, we worried.”

Saving for later life though has been continuous over the years, yet he still worries about money not lasting in their retirement and he wishes that they could have had more time to invest and save. Luciano says that the retirement plan that they have with his wife involves bringing debts to zero, working on their health and well-being, and minimizing household expenses. They wish

to remain close to their children and future grandchildren and they will have money available from four areas; RRSPs, CPP, Investments, and half a pension from work for Luciano. Luciano's recent unexpected layoff came 10 years too early and as a consequence he will not have access to a full pension from the company that he worked in for over 21 years.

Adriana reflects on how she didn't like the emphasis on having a credit line here in Canada, but she had to adapt to having one as she recognized that it was important for making major purchases such as car or house. She has considered a retirement plan with her long term partner and it involves retiring abroad as she understands that their savings and pension would go further. She has also saved money for retirement, but these savings have not involved placing limits on her activities. Her goal is to retire at 60 years of age. She states,

*“I would like to stop working at 60 I have put some money aside, but I haven't limited myself from enjoying today because I don't know if I will ever reach 60 even though I would like to. I put money aside, I don't like luxuries but I do like to travel and I travel in an economic matter. It won't matter if I have a little money or lots of money I will stop working at 60 I don't think that I will stay here because it is too expensive to live the idea is that upon retiring I will go and live in a country that is safe.”*

In the same way that Luciano had family expenses and the expenses of his children's education Juan also experienced these things. Planning and saving for retirement has also been ongoing and Juan is confident about their financial situation in retirement he says, *“we have planned ahead, saved our money and we have RRSPs, what the government gives isn't much, we know.”* For Juan, retirement will not involve ending work; he loves what he does and believes that he will continue to do so in some capacity unless another interest develops in retirement. He jokingly adds that he will need to figure out what to do in retirement because *“my wife won't put up with*

*me being at home so much [laughs].*” Juan and his wife have decided that they will not return to El Salvador when they retire, but would stay close to their children and their grandchildren.

#### **4.5 Summary of Results**

Through the application of the four principles of the Life Course perspective: Historical Time and Place, Social Time, Linked Lives, and Human Agency, the exploration of all ten narratives produced a greater understanding of the opportunities and constraints that have influenced and allowed some individuals to plan for later life and restricted others from planning for later life. Findings demonstrate that non planners were influenced by three situations: the continuance of family obligations and expenses, the lack of saving ability due to limited incomes and opportunities to have employer saving schemes, and for some the lack of knowledge in the area of saving. As a consequence some individuals realized that continuing to work past the age of 65 was inevitable due to their financial circumstances as they will not be financially prepared for retirement. For some of these non planners there were different degrees of preparations for later life. However, none were really developed plans they were unlike the plans made by those who had been planning. For the planners, they had a different set of circumstances, for example, they had an interest in saving for retirement and received further guidance and opportunity to save through their workplace pensions, so even though they expressed that their savings could always improve they were happy with having a plan in place.

## **5.0 Discussion**

This thesis focused on the narratives of ten Salvadorian immigrants who have lived in Canada for over twenty years; these narratives depict the rich and complex experiences of these individuals before they migrated to Canada and after they migrated to and settled in Canada. The purpose of undertaking this research project was to engage in a holistic exploration of their life course to understand the interrelations of experiences that have resulted in their planning or not planning for retirement. The findings in this thesis presented some connections with the literature on retirement in Canada which has demonstrated that there are many factors that influence or shape the planning or preparations for retirement (Tompa 1999; Schellenberg 1994; Anderson et al., 2000; McDonald and Wanner 1990; Kemp et al., 2005; Pitrou, 2006).

This thesis set out with three objectives:

1. To understand the political and socio-economic context that impacted the decision to immigrate to Canada for ten Salvadorians.
2. To describe, using a life course perspective, the migration, education, work and family life experiences of the ten Salvadorians.
3. To analyze how differences in their planning for retirement and later life may be understood using a life-course perspective.

This chapter will discuss what has been learned from the three objectives of this thesis and how these relate to the existing literature.

The first objective was to understand the political and socioeconomic contexts of the ten participants. Findings show that there is great value in understanding the contexts that

immigrants live through prior to emigration. These findings were in accordance with ideas held by life course theorists in that earlier life experiences can determine the development of a life course and are carried into later life (Giele and Elder, 1998). Further, the findings also contribute to life course research by showing that for immigrants social inequalities also extend and traverse borders and consequently set the stage for later life planning.

The advantages and disadvantages that these ten participants experienced were present in the various domains of their lives, such as their place of residence, their economic, familial and personal situations. This finding supported what other research on retirement has found; planning for later life is interrelated and thus influenced by many factors (see Tompa, 1999; Kemp et al., 2005, Denton et al., 2004; McDonald and Wanner, 1990; Schellenberg, 1994). The socioeconomic disadvantages and advantages carried from childhood were significant and identified in the retirement literature by Kemp, Rosenthal, and Denton (2005) as catalyst and constraints. The existence of constraints emerged throughout the narratives of these individuals. The study showed that the social structural arrangements in El Salvador affected the emigration opportunities and immigration situations of the participants as they moved to Canada. Such findings were reflective of the situations encountered by three categories of immigrants: legal refugees, illegal refugees and economic immigrants. Half of the participants that were of a lower to middle socioeconomic status had to take rely on their resourcefulness and risked everything in migrating illegally; three relied on meeting qualifications to receive the permission from foreign countries to aid in ensuring their safety. Only two of the participants in this study had the possibility and the means to immigrate as economic migrants. It was found that immigration status was a factor that impacted the ability to plan for all ten participants. The majority of



participants who immigrated illegally did so because of a variety of reasons and socioeconomic situations and geographical location both had to do with accessibility issues. Many did not have their documentation to be able to travel internationally (nor the money to pay for them or the time to wait for these to be processed as the war was intensifying). This study did capture the situation of one participant who engaged in the process of applying for documentation to travel (permission, passports, and visas). In his experience there were delays that threaten his and his family's lives, there were demands for a significant amount of money that he did not have (which he had to figure out how to come up with) and there were great stressors and worries when permission was only granted to two of his family members. Consequently, this individual had to make the decision to take actions that would ensure the safety and security of his family even if these were not legal actions.

The second objective was to explore the migration, education, work and family life experiences of the ten Salvadorians through a life course lens. All the participants experienced a variety of both disadvantage and advantages earlier in life. Therefore by the time that the participants had to emigrate, they all had different resources and experiences. It was found that half of the participants had formal education, but only 2 of these five had the means to emigrate as economic immigrants and had the opportunity to draw from their savings. Consequently, these two individuals who experienced advantages earlier in life (i.e. catalysts) such as having the encouragement, opportunity and choice to pursue higher education as well as employment possibilities with high earning potential, and lessons regarding planning for alter life, were advantaged in their planning for retirement. Meanwhile the rest of the participants emigrated

with the clothes on their backs and with the need to find work as soon as possible so that they could meet their daily needs. There existed great diversity on how individuals began their work trajectory. Overall though, these individuals were transferring their survival skills in their own country to the places they passed through (if they came illegally) and to their final destination (were all eventually ended up), Canada. Six of the participants who had experienced disadvantages in earlier life (and one who had not) experienced a greater number of socioeconomic constraints that inevitably affected their potential to plan for retirement in their new country.

Moreover, these catalysts and constraints were very evident in affecting the lives and consequently the choices available and decisions taken or not taken for retirement planning. Catalysts were evident in the educational and work opportunities of three of the ten individuals. These individuals who had had opportunities to pursue higher education and professional careers in El Salvador were able to do so here in Canada. In having the opportunity to work in their professional areas and coming with ideas of saving, these individuals were exposed to retirement saving mechanisms as well as to greater financial literacy. Meanwhile for the majority of individuals, socioeconomic constraints had limited opportunities in the amount of education that they were able to access in Canada. These were different for all individuals and included some of the following or a combination of the following: there was little time to invest in learning English as family expenses needed to be met, there were struggles with learning the English language within a limited time and for some who never had the opportunity to acquire the fundamentals of writing and reading, there existed the challenge of being placed in a classroom setting and there existed the pressure to pay back provisions provided by government. The

struggle with learning English, the constant economic and employment worries, as well as the continuing cycles of precarious and low paid employment placed these individuals in a more vulnerable position as they were unable to neither learn of the savings mechanisms available in Canada nor increase their financial literacy. These findings corresponded to the research by Yoong (2011) which found that those with low financial literacy and low education levels had greater limitations in accessing the savings avenues for retirement. They were also not living under circumstances where they could have easily put some money away. All earnings were accounted for in the daily expenses of their families (here in Canada or abroad). In the case of one participant who did not have a family, his earnings went to cover his expenses and upon reflecting upon retirement and savings he states,

*“well now without any information I was disoriented [pause] disoriented in things that are not necessarily learnt when you are on the move things like not thinking about saving money for your retirement and not thinking about in other things like having a future or investing in one and you are like what investments? Really and this is all because of the situation that you are in when you feel that you are neither from here nor from there.”*

The words of this participant really capture many important issues that not only affected him, but also the majority of individuals who were unable to plan for their retirement. These were issues of disorientation and dislocation that brought a lack of reference and support for these individuals during these transitions which would have unfolded differently if a social network had been in place to support them. As explained by Greller and Stroh (2003) “transitions are times of uncertainty, and uncertainty inclines people to look towards others to reduce the ambiguity (p128 in Adams and Beehr, 2003), therefore the importance of a strong social network was vital but not available to the majority of the participants. The circumstances of being on the move constantly and of meeting demands for daily living did not make building a social network

possible. The carrying of traumatic burdens, constant worries, and distress from continuing to be immersed into the unfamiliar affected these individuals significantly as they could not necessarily establish the connection to their new surroundings. In essence, these individuals' fight for survival has never really diminished or been replaced with a calmness that comes with the knowledge that things are going to be just fine.

Although the participants' narratives presented some degree of planning for later life, a few had a well developed plan (i.e. the planners) while the majority had something in place or placed a greater reliance on their ability to work hard and skills to survive. Although not mentioned by the majority of those who were not actively planning for their retirement, some individuals did express their perceived lack of control in planning for later life; hence, there were considerable differences in the expected outcomes. The key difference between all participants was due to their socioeconomic status and in this study the majority of the participants were at a disadvantage

Existing literature asserts that retirement planning is contingent on work trajectories (Tompa, 1999; Schellenberg, 1994) and findings in this research support these assertions. The educational resource acquired in Canada, regardless of educational background acquired in El Salvador, shaped the path of work trajectories for all ten participants. The majority of individuals worked in the ethnically segmented labour market (service, factory and greenhouse jobs) and in the manual labour market (construction). In these jobs, the participants identified disabilities and health issues that they had acquired which had continued to affect them. Two individuals in this study had entered retirement involuntarily and their situations presented some similarities to

what has been identified in the retirement literature (Turcotte and Schellenberg, 2005; McDonald et al., 2000; Denton, 2013) regarding voluntary and involuntary retirement. For example, two participant had already retired due to physical disabilities and the unstable employment circumstances, one did so voluntarily due to health reasons (and was not financially prepared for retirement) and the other involuntarily (this participant stated that she would have continued to work if she had not been physically unable to do so). For the majority of individuals, the labour markets with which they were involved were precarious and consequently, participants who worked in these areas did not have high wages or transferable work experience that could ensure a certain wage range, stable work, benefits or employer savings provisions, such as RPPs or Group RRSPs as identified by the Cranford et al., (2003). In such circumstances, these individuals met their daily needs without having money left over to put away as a saving for retirement; in this study they were identified as day-by-dayers/non planners.

The third objective of this study was to analyze how differences in planning for retirement and later life, for the ten participants, may be understood using a life-course perspective. These non planners took life as it came, a rational result, in response to their circumstances and experiences that they encountered throughout their life. When considering the lived experiences of seven of the individuals (the non planners) of growing up in their home country, it is clear that there existed little in terms of exposure to avenues of saving, financial knowledge, and a collective ethos between individuals, employers, and the state in regards to planning for retirement. In El Salvador, a state pension system had not existed, the unionized job that did exist to protect workers interests were being exterminated by the state, and much like today, the majority of jobs

which did exist failed to pay a wage that allowed a worker to meet their living expenses (Boland 2001) much less save for retirement. Furthermore, due to the circumstances around the war employment situations were affected and hence many possibilities of work were not available. As a result, these Salvadorans understood that working was necessary for living; they had to continue working until they would not be physically able to do so. Although they did not save, in Canada these individuals recognized the importance of land ownership and four participants had bought part of or a full house and one individual had attempted to start RRSPs with a company, but due to fraud lost her small savings and had to once again start over. Hence some protection was evident in this group. Work by Kemp et al., (2004) and Denton et al., (2005) has also captured how some individuals save and others do not while recognizing that this is very much due to the adjustments to the circumstances that they are living, hence findings of these study also support these assertions.

In contrast, the planners in this study were more similar to many Canadians who planned for retirement (Denton et al., 2005). These individuals worked in the professional labour market (as engineers and as an accountant) in positions that provided benefits, stable work, RPPs, and wages that allowed them to have the opportunity to save. These individuals had a “future-time perspective” (Denton et al., 2004, p S79) so they engaged in planning to ensure that they had a desired standard of living and lifestyle when leaving paid employment. Retirement for these individuals was recognized as a time when they could leave the labour market and pursue activities that they were interested in. One participant reflected that even though retirement would be a possibility for him, he would most likely work part time because he loved his work.

The circumstances for later life of all ten participants were reflective of what has been captured by Stone (2006) and Chappell et al., (2003) regarding the changing face of retirement: retirement will not be a work free stage because some individuals enjoy working and will continue to work. Other participants did not have a choice to enter a work free retirement or a gradual retirement due to their continuing financial needs; these individuals will continue to work and due to the their precarious employment are susceptible to higher possibilities of involuntary retirement due to health problems.

Furthermore, through a life course lens, there emerged transformations in the social networks of these individuals. Cultural identifications of Latin Americans as a tight knit family that respects the wisdom of their elders was found to have transformed across borders as intergenerational relationships changed. Denton et al., (2004) has identified the importance of this area within planning. Findings show that these relationships were not necessarily strong; in fact, aging immigrants describe a disconnection with their grandchildren and children. As a result, for some they live in a loose knit network within their community and within a narrow family group that is not necessarily responding in the traditional reciprocal way that would occur in El Salvador. Likewise, the changes have also caused further unease in the lives of these individuals as they grapple with these changes in their families; for example, some still believe and expect to have their children and grandchildren to reciprocate time, attention, respect, and care for them, but these expectations are not necessarily being met. Others still also hold their traditional views of reciprocal and caring expectations, but due to the influence of the culture in their new country they did not want to place any demands on their children and instead spoke of not wanting to be

a burden to their children. The idea of an aging parent being a burden in Latin America is rare; hence, it is obvious that some cultural transformations have taken place.

Literature on immigrant adaptation has asserted that adaptation produces a state of cultural loss through assimilation (Teevan and Hewitt, 1995), however, little is said about how this plays out intergenerationally as members of the family are aging. In this study it was found that a few participants were not counting on their children for support in retirement as they did not want to burden. For others, barriers due to their language and lack of knowledge in navigating in the community forced them to request help from their children. For some, children or grandchildren were perceived as not being interested in the lives, past experiences, or situations of the participants. One person was not including their children or grandchildren in their plans for later life, others looked forward to being grandparents and had a good relationship with their children, and others expressed that they were waiting for their children to start reciprocating in some way yet questioned their children's ability to know what to do. These situations will also affect the retirement expectations and plans for seven of the participants because their financial and health situations and circumstances will present a need for support and care from their children. In some instances certain respondents wondered if they should return to their country of origin for more affordable care in their old age. They held on to the knowledge that poverty did not break the goodwill, respect and care that Salvadorians would provide to an older person for little money.

The familial situations that have unfolded here in Canada warrants further exploration because the state is continuing to push more responsibility towards family for the retirement experiences of their aging members (Denton et al., 2005, Kemp, 2004, Stone 2006). Therefore, participants



who did not have a retirement plan in place experience a greater need to turn to their family members for support because they will not be eligible for full pensions from their new country, Canadian, nor their country of origin, hence they are pushed into a vulnerable and dependent situation.

### **5.1 Limitations**

The sample group was not representative of the community. Yet, it should be recognized that when studying diverse communities sample size may always be a limitation because these communities are spread all over Canada. Nevertheless, this sample size was sufficient for indicating that there exists heterogeneity within non-Western ethnic minority cohorts and in between their Canadian counterparts who belong to the same cohort when it comes to planning for retirement.

### **5.2 Future Research**

Given what was found, further areas of research can explore more in depth the knowledge, understanding and use of savings mechanisms by immigrants in Canada. Close attention also needs to be given to the cohorts of newcomers that came as economic or asylum immigrants to Canada as this study demonstrated; there are marked differences between a refugee and an economic migrant even if all these individuals are non-Western ethnic minorities of the same age and from the same country.

Other significant areas that require the attention of researchers are in the area of gendered experiences. Research on aging and retirement should also extend to include aging immigrants' children who migrated with them. What do these children experience and how has this affected

the relationships with their parents? Do these present a greater potential for elder abuse? How do these experiences affect their own planning for later life? Such research should engage qualitative and quantitative methods as well as holistic methodology, such as the life course approach, so that a culturally competent understanding of the intersections between structural forces and factors such as education, family, work, and migration is produced for the purpose of meeting needs appropriately.

### **5.3 Conclusion**

Immigrants from El Salvador have had a complex history that inevitably is tied to their immigration journeys as they searched for economic, political, social opportunities and freedoms in Canada. This study explored the narratives of ten Salvadorian immigrants taking into account their experiences early in life and their experiences after they migrated and had lived in Canada for over 20 years. This exploration clearly demonstrated how the different historical circumstances set these individual aside from previous and from future experiences of other cohorts and how this also presents different aging situations. In order to capture a holistic understanding of the interrelations between individuals, historical events, social structures, and social networks the analysis engaged with the Life Course perspective

The themes explored through a Life Course perspective allowed for a greater understanding of the intersections of structural forces, historical changes and an individual's life domains (such as education, work, and family) that influence or affect human agency and consequently retirement planning. It was evident that all ten participants experienced unpredictable circumstances, disruptions, different opportunities and constraints that impacted them in different ways depending on their socioeconomic backgrounds. Findings in this study demonstrated how opportunities and constraints restricted or produced planning for later life. The diversity of these constraints and opportunities available to these ten Salvadorians were “contingent upon constraints and opportunities produced by history and social circumstances” (Chappell, 2003, p55). Overall, it was found that seven of the ten participants were not planning for retirement while three individuals had developed retirement plans. In this way, this study captured the diversity of cases and findings showed that already vulnerable immigrants, such as refugees,

experience greater constraints in being able to plan for later life. These individuals will not be “eligible for full Canadian pensions or reciprocal pensions from their country of origin (Chappell et al., 2003, p 140) and with little to no economic resources for retirement their dependence of family in Canada becomes even more important. Although, planning for retirement does not ensure that individuals will be prepared for retirement (Denton et al., 2000), some risks in a complex and dynamic life can be diminished. Therefore, planning for retirement is important.

The findings from this study provide evidence that there exist many unexplored barriers and issues within diverse communities in research on the aging population. In the current global context that is highly complicated with war, it becomes crucial to understand these contextual interconnections and how life course experiences unfold for non –Western ethnic immigrant populations in their new country, Canada. These new Canadians are part of our growing aging population. If we have known through quantitative studies that immigrants are economically and socially disadvantaged in Canada (Ginieniewicz, 2006), why have more qualitative explorations in this area not taken place? This thesis supports Rowland’s (1991) encouragement to have researchers explore the situations and circumstances of aging minorities, he states “*such attention is warranted, not because the ethnic aged are problem groups, but because they are groups with problems which are not adequately addressed through research on the aged population as a whole,*” (p59) -- I could not agree more. There is a need to understand from non - Western immigrants their subjective experiences and how these impact their aging experience in Canada. Our aging members from diverse communities deserve a voice, attention, and action that can contribute positively to their retirement situations so that they too can age with dignity and in better circumstances in their new country.

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## Appendix A: **Life in El Salvador: Early Childhood to Pre-Migration**

This section provides a biographical section of each participant that allows for an understanding of disadvantages and advantages experienced earlier in life. It is organized according to the familial socioeconomic context. The social status of the household that an individual is born into is significant to the transitions that they will have as they age. Therefore, each summary will present the earliest memories and experiences of childhood and parenting that these individuals remember, it will then present the educational opportunities or varied trajectories of marriage or work that took place in El Salvador, next it will present the personal circumstances experienced during the war and how these shaped their emigration circumstances all the way to Canada

### **Rodrigo, 66 years old**

Rodrigo was the youngest of 3 boys; his parents died when he was really young. He expresses his sadness in not being able to remember much of them. The three boys are sent to live with their wealthy grandmother whom takes them in as *niños de casa*. Rodrigo and his brothers are made to work before and after school. He reflects on the type of work duties that they were assigned, he says, *“we had to do the work of animals.”* Other memories of his childhood spent in the home of his grandmother involve incidents of shaming and maltreatment. He speaks fondly of an impoverished aunt who hears of their situation and takes each brother in just before they enter high school. His aunt encourages the brothers to continue studying in the field of education; she works hard to put money together so that she can get them through school. He says, *“we are thankful for everything that my aunt did all the help that made this possible.”* Rodrigo begins his teaching career and gets married. He is part of a union, a group of teachers whom *“organized to better our incomes, to better education, for improved infrastructure and materials everything.”* During the days when these strikes were held, his family is affected economically. He is also identified as a guerilla supporter because of his affiliation with the teachers union and his participation in strikes. As a consequence he is forced to be displaced and moves to the city as death threats present a *“psychological situation”* that requires action. He recalls coming home to his wife and notes of written death threats. In the city, Rodrigo is assaulted various times and kidnapped and his children’s lives are threatened. Rodrigo seeks to immigrate legally to the United States in doing so he has to borrow money and face a variety of problems. The insecure and stressful circumstances encountered in the United States are capture best by Rodrigo when he says,

*“I came with the trauma of the war and I came traumatized since I was a kid...then there comes the war, there comes everything that happens to us and we arrive in New York to live in the Bronx and I knew that the Bronx was violent and everything terrible. When I finally arrived home I would take the last gulp of air thinking I made it, I got home and I would pass out with exhaustion and the next day it was the same thing again.”*

Rodrigo and his wife work in the United States and are not able to establish a legal status. Rodrigo states that their only option was to go to Canada. He says, *“I chose to solicit an entry I filled out the papers and everything to get in and I waited for some time for a response. When the answer finally came they said that we were not to come to Canada because we were already in a safe country that was the United States. And that is a lie we were here but it wasn’t secure.”*

Rodrigo and his wife decide to immigrate to Canada illegally as the risk of being caught and deported and having the family be separated was too great in the United States.

### **Luz, 59 years old**

Luz was born in a rural town into a big family of 9 brothers and sisters. She took care of the younger children she says, *“I would play with the little ones and take care of them and so I didn’t go to school. I liked the idea of going to school, I wanted to, but I had to take care of the little ones.”* Her parents died when she was young which resulted in the extended family splitting her brothers and sisters up by adopting them into their homes. She recalls,

*“Our extended family had a meeting and those that could took us in. They had a big family meeting and they talked about who could take us in, I held on to my youngest brother tightly and then a cousin pointed at us he said that we could stay together and that we were going with him. I took care of my brother [proudly announces] and I did the work in my cousins house”.*

Luz would become a niña de casa, an adopted child that would be assigned household duties and was required to work for their keep. Do to these circumstances Luz was only able to attend and finish grade 3. She marries and has one child. She reflects on how her marriage ended and believes that this occurred because of the problems that she encountered from his family whom did not like her. She also laments on how they were forced to live with her husband’s family because of their circumstances of financial constraints. In reflecting about the war situation, she states that none of her family members had any interest in getting involved. They feared for their safety and added to their daily worry of earning a living. The war impacts her family; family members are killed. She migrates illegally with the intention of returning one day for her child. Few details are given regarding her journey to the United States or what prompted her emigration. Luz does say that she was helped by a religious group in Canada.

### **Dona, 68 years old**

Dona was born in a rural area of El Salvador where there were coffee plantations. She came from a large family; she has fond memories of her parent’s relationship and recalls how strict her mother was in their upbringing. Her mother was a homemaker and her father worked as a town representative. She did not have the opportunity to complete grade 6 because she was married off. She reflects on her vulnerability due to her innocence and limited education. She says,

*“I was married and I was so innocent, I didn’t know anything ... well I didn’t even know where my baby was going to be born from” ... “How uneducated I was, totally...it’s not good you know...being that way because then everyone takes advantage of you.”*

Dona became a homemaker and her husband was a mechanic. During the war her family was affected directly as her three sons were being threatened and being forced to pledge allegiance to either the guerrillas or the military. To protect the lives of her adolescent sons, Dona is forced to send them separately to the United States; her sons had to emigrate illegally. She too emigrates illegally paying a coyote to cross borders. Her migration experience is a hard one and she

reflects back on this by saying, “*when I remember these experiences and reflect on them, I just say to myself it’s incredible...how much courage I had.*” Dona is unable to get legal documentation in the United States and enters Canada illegally. In Canada, Dona receives aid by a Catholic priest and nun to become a legal immigrant. Dona’s emigration journey and eventual settlement in Canada changes her life considerably; Dona works for the first time and becomes an independent woman.

### **Francisca, 55 years old**

Francisca’s childhood memories are of poor economic circumstances. Her early memories are of a traumatic experience as a young child. They were living in the country side when her mother decided to send her and her sister to live with their grandmother in the city for some time. This was a very unpleasant and sad memory as she recalls that, “*there were other family members who lived with my grandmother and well it was like they had each other and had control over us and could treat us the way they liked.*” She reunites with her mother and they move back to their town. She also recalls how her father did not contribute to their care or necessities and how it was her mother’s hard work and innovative ways of finding work by selling food, mending clothes, and cleaning that brought money in. Francisca attends school until grade 8 then gets married at 18. She stays home to look after the children while her husband works. During the early years of the war, her husband’s life is threatened as he belongs to a union; she is warned that his death is pending and told not to be surprised when it happens. The day comes when two of her husband’s cousins are shot and word gets out that her husband is next. Francisca’s husband leaves immediately and heads to the United States illegally. She is left with their young children and without an income. Francisca works in the informal sector and makes enough to feed her children. After two years she reunites with her husband in Mexico where upon looking to cross the border a patrol officer stops them and inquiries of their plan. Upon hearing of their intentions, looking at their young children and understanding that going back to El Salvador was not an option the officer lets them pass. They cross into the United States illegally by being hidden in a food transport truck and do not experience other problems or hardships in the crossing. Francisca and her husband both work in the United States and encounter hardships with their young family and have to constantly move around. They are unable to get their legal papers in the United States and so they cross the border into Canada.

### **Ignacio, 54 years old**

Ignacio’s early childhood memories are of situations taking place in the home. He states that the “*first impressions were about alcohol and drinking alcohol so much so that I started drinking*” as a result he gets expelled from school. He then has to move to live with his brother and finish grade 7 and 8 but due to “*minor problems with my older brother*” he decides not to finish school and instead begins to work with the trades people, the welders. Due to his limited experience he is told by his employer that “*I cost him more than I produced*” so he decides to return to finish grade 9 and continues to high school as the war is escalating. He states, “*I was only able to get my grade 11 and couldn’t get back to finishing high school*” ... “*I was accused of being involved with those who were in the movements.*” Ignacio’s emigration occurred in haste as he ran for his life during a confrontation in his home town. He states, “*my friend and I continued on until we crossed the border into the United States. I didn’t know if anyone of my family had survived I just kept walking.*” Ignacio works and continues to live in different areas in the United States. He

is denied legal residency. He decides to cross illegally into Canada and after a long process of years is granted his citizenship.

### **Julia, 50 years old**

Julia's childhood memories are of her family's impoverished situation, hard work ethic and love. She recalls how hard her mother worked and as a child she would think,

*“I want to be someone and be able to help my mother financially to help her so she didn't have to continue working in this way. Because she wouldn't stop working, she worked 12 to 14 hours a day, hard work, difficult work and so that was my dream to have an education, to be successful so that I would be able to help my parents, my family.”*

Julia has to move to the city to attend high school and does not finish. She falls in love, marries and stays home to take care of their son. Her husband worked as an accountant in the department of Social Security and was a union member. During the war her husband receives written death threats on a daily basis, Julia is caught in violent situations and also witnesses violent killings. Through help from acquaintances they apply for refuge in Canada. They came to Canada as political refugees.

### **Jose, 53 years old**

Jose also came from a big family. He has positive childhood memories and lessons of work ethic. As a young boy Jose is sent to the seminary in Guatemala to be prepared to enter the priesthood, however he does not finish and returns to El Salvador where he continues his education. His educational trajectory though is interrupted by the war; he is unable to attend university. Jose further explains that while in high school he was part of the student organization that would walk with the university students in protest of the indiscriminate killings that were taking place and demanding the release of prisoners. For attending a highly political event, Jose becomes a marked man and so he had to flee to Costa Rica. Jose's displacement took him to Costa Rica where he began his university career, but was unable to finish “*after 4 ½ years of being in school I didn't have the chance to graduate there was a threat that the help from the United Nations was going to be coming to an end*” and at this point Jose and his wife are forced to make another life changing decision; they apply to come to Canada with some worries as they are unsure if they will be sent to a refugee camp or who will have access to their application. The application process brought uncertainty and apprehension he says, “*it was a question of tell the truth or tell a lie because we feared that they would bring us to those whom were looking for us or who knows what would happen to us...*” and on the third application he told what had happened and his papers were approved. Jose boards the plane heading to Canada with his young family without money or much clothes and without knowing what will expect them or whether he will ever see the sun again.

### **Adriana, 53 years old**

Adriana was adopted as a baby by her grandparents who raised her as their own. She has happy and loving memories of her childhood. Her adoptive parents provide for her education. After graduating as an accountant, Adriana begins to work for various companies and gets married in

1981, during the first few years of the war. Her husband is a mechanic for the police force in the city and his work affiliation becomes a danger to their young family's security and safety. As the violence escalates, Adriana recalls vivid experiences of living through an offensive and a natural disaster, watching people die, being exposed to open shooting all while working to earn a living and looking to protect her family. She reflects on how these events posed stressful situations that caused certain actions in response. For example, Adriana explains,

*“bullets were always flying. We lived in a neighbourhood where there was a huge wall and it was our fear that if a bomb would explode nearby that this wall would fall on us or kill us. The bullets...we tried to protect our children from them by setting up mattresses all around a room and our kids stayed in the middle we created a safe room you could say or we thought that hopefully the bullets would not penetrate the mattresses so easily.”*

These experiences coupled with the danger that her husband faced convince them to apply to come to Canada as refugees. Adriana states, “it took 3 years to be approved” they come to Canada as sponsored refugees.

### **Luciano, 55 years old**

Luciano smiles as he recalls his childhood and states, “*My infancy was stories, fire crackers, little Christmas trees, swimming, playing and studying*” and “*we had a childhood that was admirable.*” He recalls that his father took him to work one day and it was to be the most influential day of his life “*my father took me to the petroleum refinery in El Salvador when I was six year old and since that day I talked about being a chemist.*” Luciano's parents provided a loving home for him and his brothers and sisters; his father worked for the government and his mother was a business woman. The war interrupted his university education various times eventually he is able to begin work as a chemical engineer for a multinational corporation. Luciano gets married and has a young family and their safety and security becomes a concern as the civil war intensifies. His final decision to immigrate to Canada was for safety and security reasons as well as for the future opportunities of his children. Luciano emigrates as an economic migrant.

### **Juan, 55 years old**

Juan and his sister are brought up by parents whom he greatly admires. His parents pay for his education and Juan sees this as being the greatest gift received. Juan proudly names the prestige and private Catholic academic institutions where he studied. He says, “*I studied in Don Bosco and I studied in Cristobal Colon then I graduated and went to study at the Catholic University.*” Juan successfully acquires his engineering degree with an MBA. He works as part of the management team in a company that focuses on urban construction. Juan describes the events that unfolded within his workplace,

*“the guerilla had begun to unite with the unions and the union of our company had begun to threaten the engineers and the executives in order to cause disorder in many cases there were kidnappings of engineers and ransoms collected and in other cases they would kill them” ... “they had already*

*attacked and assaulted individuals from the company that I worked with and so things were getting very personal and so we decided that with the small children it was better to leave.”*

The process and preparation to come to Canada takes them a year and a half.. Juan is accepted into Canada as an economic migrant and is aided by his friends living in the Southwestern city that they chose to reside in.

#### Summary of Life in El Salvador: Early Childhood to Pre-Migration

These Canadian Salvadoran immigrants all presented differences in their childhood and pre migration situations as some of these lived experiences came with advantages and others with disadvantages that shape the choices made in accordance to the situation present. Family background and educational attainments have been considered markers for socioeconomic status that along with “impoverishment, inequity, a lack of redistributive policies, social exclusion and negative social comparisons” occurring in varies degrees and throughout various transitions in life continue into later years (Clarke, 2012, p100). The life course approach considers the importance of context in explaining cumulative advantages and disadvantages (Elder, 1994). Context is considered important in this study as it helps to understand how experiences of early life affect or shape an individual`s life chances later in life.

## Appendix B: Interview Questions for participants

Amanda E. Lemus, (Master of Arts student)  
(Department of Health, Aging and Society– McMaster University)

Information about these interview questions: The following questions are designed to explore the individual, social, political and economic circumstances that older immigrants, from Latin America, encounter both in their birth country and now in Canada and how these affect their planning for later life. The questions will be provided both in English and in Spanish depending on the preference of the interviewee. Interviews will be one-to-one and a semi-structured method will be followed whereby the questions will be open-ended (not just “yes or no” answers). This will require flexibility in the wording of the question so the wording may change a little. In order to ensure that the answers given have been understood and if more detailed information is needed I will probe using phrases such as: “Can you tell me more about that...?”), to get more information (“Please tell me more?”), or to learn what you think or feel about something (“Why do you think that is...?”).

### A.

1. In what year were you born?
2. What was life like in El Salvador?
3. Could you explain what life was like in your homeland?
4. Why did you decide to leave your homeland?
5. In what year did you first immigrate to Canada?
6. Why did you choose to immigrate to Canada?

### B.

1. What is your current marital status?
2. Do you live alone, with family, with friends?
3. Do you have any children? Do you have any not living at home? Are they living in Canada?
4. Do you have other family or friends in Canada? Please elaborate?
5. Could you explain what life is like here in Canada for you?

### C.

1. Are you currently working?  
If the answer is no ask
  - a. What work did you do? What are your activities?
  2. What do you do? (What did you do in your home land?)
  3. When do you plan to retire? What does retirement mean to you?
  4. Will you be staying in Canada when you retire? If no, why? If yes, why?
  5. Do you have any concerns about retirement? (financial, social, geographical)
  6. Have you prepared financially for your retirement? How? If no, why not?
  7. Was there a specific event that triggered your financial preparations for later life?
  8. What sources of income will you have when you retire?



9. Is there something important we forgot about factors that affect your retirement? (where you will choose to live, or what you will do?) Is there anything else you think I need to know about?