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ABSTRACT

Canada's old age security (OAS), a flat-benefit public pension, is internationally lauded as an accessible and effective safety net for seniors. This paper explores discrepancies in OAS uptake using Canadian Census data from 1996 to 2011. Our findings demonstrate disparities in OAS uptake based on immigration status, language proficiency, and visible minority status, disputing claims of "universal" OAS provision. Multivariate analyses confirm a strong "immigrant effect," with being in Canada for 20 years or less leading to lower rates of OAS utilization. They also confirm that those not proficient in Canada's official languages are less likely to receive OAS benefits. However, the influence of racialized minority status is found to be spurious; after controlling for immigration status and official language proficiency, many racialized minority senior groups have higher odds of receiving OAS than White Canadians. We conclude with a brief discussion of the tradeoffs involved in considering a potential removal of OAS eligibility barriers for immigrants in Canada.

Introduction

Pension policies affect seniors' quality of life and overall well-being across national contexts. Ensuring equal access to public old age security (OAS) is essential in highly diverse countries such as Canada, where more than 16% of the population are seniors, with a high proportion being foreign-born (CBCnews, 2015) . Some groups within the older adult population, such as individuals with low socio-economic status (SES), women, and immigrants, are disproportionately found to be vulnerable to low income and economic insecurity. Public pensions take on added importance for such groups, as government policies often provide the last resort to ensure the quality of their daily lives (Drolet & Morissette, 2015).

Canada's OAS, a flat-benefit public pension policy, has been internationally lauded as an accessible and effective safety net for seniors (Curtis & McMullin,

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2017; Wiseman & Yčas, 2008). Despite overall high rates of OAS uptake in Canada, legal restrictions exist based on length of residency for immigrant populations. This paper provides a detailed examination of discrepancies in the utilization of Canada's OAS, focusing on unofficial barriers tied to race[1] and language as well as policy eligibility requirements tied to immigrant status. In so doing, we identify which groups of seniors are negatively affected by eligibility policy and contribute new insights on existing hypotheses about disparities in OAS uptake rates and discrimination within Canada's public pension system.

We begin with a brief overview of government pensions and social security in Canada. We then review existing literature on minority group disadvantages in receiving OAS, specifically exploring competing explanations tied to racial discrimination, language barriers, and policy exclusion due to immigrant length of residency. Next, we descriptively analyze four waves of Canadian census data from 1996 to 2011 with different comparison groups.

Progressing to more rigorous analyses, we subsequently test a series of additively built regression models that explore the competing roles of racialized minority status, official language proficiency, and time since immigration in OAS uptake. We conclude with a brief discussion of the policy implications of these findings, which we situate in the context of growing international concern about economic insecurity among older workers and retired populations.

Overview of Canadian government pensions and social security

Banting and Myles (2013) find that old age poverty rates are approximately 7% in Canada, among the lowest of Organisation for Economic Co-operation and Development nations. Comparatively low rates of poverty among Canada's elderly population is due, in part, to the nation's public pension system. Two main pillars make up Canada's public pension scheme: (1) noncontributory public pensions (consisting of OAS and the Guaranteed Income Supplement [GIS]) and (2) contributory employment-related pensions (consisting of the Canada/Quebec Pension Plan).

OAS is a quasi-universal public pension provided to any Canadian citizen or legal resident aged 65 years or older who has lived in Canada for 10 years or more after age 18 (Government of Canada, 2016). Originally introduced in 1952, the policy recognized that many seniors in post–World War II Canada had little or no private savings. As of December 2016, the maximum payment amount received by seniors aged 65 years and older is $579 per month, up to an income of $73,756. Beyond that, benefits reduce at a rate of 15%. At a total annual income level of $119,615, benefits are clawed back at a rate of 100%. Currently, the OAS program covers more than 95% of seniors, although fewer actually receive the total cash benefit due to the clawback (Lightman &

Lightman, 2017). Uptake of OAS benefits has increased incrementally among the entire population since 1996.

In Canada, seniors who apply for OAS can request the GIS simultaneously. The GIS was established in 1966 as an income-tested complement to the OAS program, targeting low-income seniors. As of December 2016, a single individual with no private pension earned a maximum of $864 per month from the GIS. The maximum total benefit for OAS and GIS combined was $1,443 monthly, or a total annual retirement income of $17,316, well below the low income cutoff of $23,861 for a single person (Government of Canada, 2016).[2] As of 2015, more than one-third of OAS recipients received full or partial GIS (Lightman & Lightman, 2017). Canada also provides a survivor's benefit.

The sole condition for OAS (and thus GIS) entitlement (beyond the universal age restriction to seniors) is a minimum period of residence in Canada. In 1977, residency requirements for OAS were amended so that 10 years of residence would qualify a Canadian immigrant for 10/40ths, or one-quarter, of the full benefit. Thus, only immigrants who have been in Canada for 40 years or longer receive full OAS benefits (Curtis & Lightman, in press).[3] Canada has international social security agreements that stipulate that immigrants may use time earned toward qualifying for social security benefits in their previous countries of residence toward pensionable time in Canada. However, while close to sixty countries have signed such agreements with Canada, to date, the majority are in Europe, disproportionately excluding immigrants from Global South source countries, who are largely non-White, and who comprise an increasingly large proportion of newer Canadian immigrants.[4] As of 2006, fewer than 40% of Canada's foreign-born population was from a country with which Canada had a bilateral social security agreement (Koning & Banting, 2013).

Given the above limitations related to immigrant length of residency and bilateral social security agreements, the eligibility criteria for OAS and GIS restrict many Canadian immigrants' access. Not only do immigrants have to wait 10 years to be eligible for the minimum OAS benefit, they may never be eligible for the full OAS pension, due to the 40-year residency requirement. Once approved, partial OAS pensions do not increase based on additional years of residency (Government of Canada, 2016). However, some evidence suggests that immigrants who receive partial OAS payments due to residency restrictions are heavily topped up through the GIS and consequently receive the same or more in total transfers compared to native-born Canadians (Baker, Benjamin, & Fan, 2009; Koning & Banting, 2013). Yet such analyses only consider immigrants who successfully meet OAS requirements, ignoring the many recent waves of immigrants (or migrants without residency status) who are

ineligible for OAS or those who are eligible for OAS but face unforeseen barriers and thus receive no public pension whatsoever.

Minority group barriers to receiving government pensions

Older immigrants arriving in Canada after age 50, as well as women and racialized and linguistic minorities, have a relatively high risk of low income upon retirement (Cohen, 1985; McDonald & Worswick, 2013). In considering the key reasons behind these disparities, the scholarly literature focuses on three main factors, or axes of exclusion: (1) race/ethnicity, (2) language, and (3) length of residency. Individually and in combination, it is suggested that these factors inhibit receipt of OAS public pension benefits (as well as other social welfare benefits) for many migrant and minority women and men in Canada today (Kaida & Boyd, 2011; Koning & Banting, 2013).

Racialized minority status and policy access

Multiculturalism and ethnic diversity are cornerstones of Canada's official government policy. As of 2011, 19.1% of Canadians identified as a member of a "visible minority"[5] group, many of whom were aged 65 years and older (Chui, 2013). Despite formal inclusionary mechanisms and international praise of "Canadian pluralistic values" (Kymlicka, 2004), there is growing evidence of persistent divides in Canadian society based on race and ethnicity (Block, Galabuzi, & Weiss, 2014; Curtis & Lightman, in press; Lightman & Gingrich, 2013). At present, growing public concern over "reasonable accommodation" (Bouchard & Taylor, 2008), alongside some backlash against "multiculturalism" and "ethnic" nationalism (Bloemraad, Korteweg, & Yurdakul, 2008), have created a context of heightened racial tensions and growing perceived discrimination in Canada (Reitz & Somerville, 2004).

Existing data suggests that older racialized Canadians, many of whom are immigrants, are vulnerable to social isolation, poverty, low income, and policy exclusion (Ng, Lai, & Rudner, 2012; Preston et al., 2014). As of 1986, Wanner and McDonald found that Asian, African, and Latin American Canadians were less likely to receive social insurance and private pension benefits than their White counterparts. Filinson (1992) also identified racialized dynamics in OAS access in Canada, stating that Canada's "ethnic elderly are typically more vulnerable to the deleterious effects of disparities in retirement income" than non–visible-minority Canadians (p. 280). Filinson concludes that this is the result of poor labor market integration over the life course, as well as policy restrictions at the provincial level. More recently, Kaida and Boyd (2011) also find higher rates of low income among certain racialized senior populations.

While recent data provide ample evidence of intersecting social dynamics defined by ethnoracial identity for both Canadian-born and immigrant racialized

populations during their working years (Block et al., 2014; Pendakur & Pendakur, 2011), most contemporary research that focuses on racial disparities in retirement income uses qualitative data to unpack experiences of racism or exclusion in the workplace or in accessing government services. The limited quantitative analyses that exist typically focus on indirect measures of retirement savings preferences or low income (e.g., Preston et al., 2014; Schellenberg & Silver, 2004). Thus, there is a need for large-scale quantitative analyses to empirically measure potential racial disparities in OAS uptake levels at the national level.

Language and policy access

In addition to racialized inequalities, the literature suggests that a lack of official language proficiency is a barrier to public retirement pension uptake in Canada. Currently, much Canadian government and academic discourse stresses the connection between proficiency in at least one of the two official languages (English and French) and broader economic and social integration of immigrants (Boyd, 2009; Imai, Stacey, & Warman, 2014). Aydemir and Skuterud (2005) find that a combination of knowledge of an official language, mother tongue, and region of origin account for one-third of the overall decline in entry earnings for immigrants in Canada between 1966 and 2000. Grondin (2007) finds that immigrants who self-report English language proficiency are more likely to have high-skilled jobs, a job in their intended field, and higher wages than immigrants reporting weaker English language skills. Similarly, Boyd and Cao (2009) conclude that immigrants who self-report lower skill levels in English and/or French have lower weekly earnings.

Some research finds that lack of fluency in a country's official language is a barrier in public pension access, even for immigrants who meet all eligibility requirements (Dietz, 2001; Kaida & Boyd, 2011). This suggestion is bolstered by findings that access to other government programs and policies in Canada is tied to language skills (Ng, Pottie, & Spitzer, 2011). For example, studies find that compared to native-born Canadians, immigrants and racialized minorities underutilize health care services (Lebrun & Dubay, 2010; Skuterud, 2013). These lower rates of health care use are described partly as an issue of language but also reveal an information gap. Some immigrants and racial minorities are not well informed about the existence of various public policies or programs, or they may find that the services provided are not culturally competent to meet their needs (Fenta, Hyman, & Noh, 2007).

There is no equivalent body of literature available on pension uptake in Canada. Following the same logic, however, it is conceivable that language barriers and an information gap could explain why immigrants and racialized minorities rely less on OAS benefits than White or Canadian-born seniors (Ma & Chi, 2005; Simich, Wu, & Nerad, 2007). However, given that the vast majority of recent immigrants (82%) report proficiency in one of Canada's

two official languages (Chui, 2003), it is an open question whether language is the crucial factor determining access to OAS for Canadian minorities.

Length of residency and policy access

A third factor that plausibly inhibits OAS uptake in Canada, in addition to racialized minority status and language, is length of residency in Canada for immigrants (Kaida & Boyd, 2011). The 10-year residency requirement to receive a minimum OAS public pension was designed to limit immigrants' access to the social benefit (National Seniors Council, 2009). Extant research suggests that this policy has had its intended effect. Koning and Banting (2013), for example, demonstrate that, on average, elderly immigrant Canadians are almost 10 times as likely to be denied public pensions compared to native-born Canadians since the 1990s. The authors attribute the difference, at least in part, to the length of residency eligibility restriction. Similarly, Marier and Skinner (2008) find that immigrant Canadians, specifically men, are less likely to receive OAS and GIS pension benefits than native-born Canadians.

Dempsey (2005) finds that age at immigration impacts OAS utilization rates. She demonstrates that about 90% of "long-term" immigrants (those who arrived in Canada at age 40–49 years) receive OAS after 10 years of residency, while "short-term" immigrants (those who arrived in Canada at age 50–59 years) receive OAS at a rate of only 50% at the 10-year mark. However, by about 15 years of residency, both immigrant groups receive OAS at approximately a 95% rate. Thus, Dempsey's findings imply that post-10-year-residency immigrants do not, in fact, face strong barriers to uptake of OAS.

While existing research emphasizes the importance of length of residency and age at immigration in accessing OAS for immigrants, at present, there are no data that measure how residency requirements may mediate access barriers tied to racialized minority status and/or official language proficiency.

New insights and hypotheses

While it is widely believed that immigrants face barriers in accessing OAS, existing research mainly explores trends in OAS uptake based on immigration status alone (see Koning & Banting, 2013; Marier & Skinner, 2008; Dempsey, 2005) and does not simultaneously consider other potential barriers to OAS utilization. Thus, to our knowledge, no Canadian study to date has carefully explored how and whether racial- and linguistic-minority Canadians, as well as immigrants, concurrently face barriers in receiving government pensions. To shed new light on this issue, we explore four competing hypotheses.

Hypothesis 1: Racialized minority status hypothesis

Racial minorities will face barriers in accessing OAS pensions. Compared to White Canadians, Black, Chinese, South Asian, and "other" visible minority groups will have lower rates of OAS uptake. We believe this to be the case based on existing research demonstrating persistent economic divides in Canadian society based on race and ethnicity (Block et al., 2014; Curtis & Lightman, in press; Lightman & Gingrich, 2013).

Hypothesis 2: Official language hypothesis

Poor knowledge of Canada's official languages will limit OAS access. More specifically, Canadians who are not proficient in English or French will have lower rates of OAS uptake. This hypothesis is supported by existing research demonstrating that knowledge of Canada's official languages is crucial for navigating different policy arenas and accessing government social services (Boyd, 2009; Imai et al., 2014).

Hypothesis 3: Immigration hypothesis

Length of residency will strongly influence OAS access. We expect Canada's native-born and 40+ year immigrants to have greater OAS uptake rates compared to all other residency cohorts because of Canada's formal legal exclusion of newer immigrants based on their length of residency. Although we expect greater parity in rates of OAS uptake between the native-born and immigrants as time spent in Canada increases to 40+ years, we expect that recent immigrant cohorts beyond the 10-year threshold will have lower utilization rate than the Canadian-born.

Hypothesis 4: Multiple barrier hypothesis

Controlling for all three factors simultaneously (race, language, and immigrant residency cohort), we anticipate that the "immigrant effect" will have the strongest negative impact due to formal policy restrictions but that language and race will also have individual substantive effects due to unofficial barriers tied to discrimination and information gaps. We believe that each potential axis of exclusion will reduce the odds of OAS uptake.

Data and methods

Our survey data come from the four most recent waves of the Canadian census public use microdata files, representing 2.7% of the Canadian population. These data span a 15-year period, containing information from 1996, 2001,

2006, and 2011. We limit our sample to people older than 64, as this is the first age group that becomes fully eligible for OAS. Our sample is also limited to respondents in the provinces of British Columbia, Alberta, Saskatchewan, Manitoba, Ontario, and Quebec.[6] We include multiple waves of data to maximize our sample of racialized and immigrant seniors and to ensure our results are as robust as possible. After removing all respondents with missing information, our analytical sample consists of 377,597 individuals nested across four waves of census data.

Dependent variable

In order to measure OAS uptake, we use a single questionnaire item that was uniformly asked in each survey wave. This measure provides the OAS and GIS public pensions paid to persons 65 years of age and older before any clawbacks due to income. As our focus here is on access and utilization, not amount of benefit received, respondents who received no benefits were coded as "0" while those who received any benefits at all were coded as "1." Thus, our dependent variable is a binary measure that reflects an individual's uptake of the OAS/GIS government pension income described above.

Independent variables

Our focal demographic variables are "visible minority status," "knowledge of official languages," and "immigrant length of residency." Visible minority status is measured in the census using a five-category variable consisting of "White" (the reference group), "Black," "Chinese," "South Asian," and "other." Earlier waves of the census were limited in that they did not offer more comprehensive categories of visible minority groupings (although more recent versions do). Since we use multiple waves of the census, we are restricted to the categorizations used in 1996, which are unchanged for our five-category variable.

We coded knowledge of official languages as "English" (the reference group), "French," "English and French," and "neither official language," thereby including all categories available in the census for maximum precision. In order to capture immigrant length of residency, we created six categories: < 10 years in Canada, 10 to 19 years, 20 to 29 years, 30 to 39 years, 40+ years, and Canadian-born (the reference group). We created these categories based on the logic that access to OAS would be limited (if not nonexistent) within the "< 10 years" group and that immigrants within other residency categories are legally eligible for benefits but might encounter access barriers due to factors such as an information gap on how to receive benefits. Earlier drafts of the paper tested larger and smaller categories for this variable. However, from a substantive standpoint our results were virtually unchanged.

We also control for gender, age, marital status, and education. "Female" is our reference category for the gender variable, while marital status is coded into four categories: "married" (the reference group), "divorced," "widowed," and "single." Education is categorized by the highest degree attained: "high school or below" (the reference category), "college," and "bachelor's degree or above." We also control for survey year because our sample includes cross-sectional census data spanning multiple periods.

Statistical models

Our modeling relies on a series of binomial logistic regression models that predict the odds (exp(b)) of receiving any public pension income from OAS. An odds ratio (OR) above one and a significant p value is associated with an increased probability of OAS uptake compared to the reference category; an OR of less than one and a significant coefficient means the attribute is associated with a lower probability of OAS uptake than the reference category.

Our models are incrementally built and constructed to test each hypothesis outlined above, with the final summative model testing the substantive strength of each potential barrier when all other barriers are simultaneously considered. All models include the full set of demographic and survey controls outlined above. Model 1 assesses the relationship between racialized minority status and the likelihood of receiving OAS benefits. Model 2 assesses the relationship between official language knowledge and the likelihood of receiving OAS benefits. Model 3 examines the effects of length of residency, examining whether policy exclusion is due to OAS eligibility requirements that are biased against immigrants. Finally, model 4 provides our final test regarding multiple coexisting minority barriers to OAS uptake by examining whether the effect of each focal variable remains significant while holding the others constant.

Results

Our results consist of both descriptive data and regression models. Together, these allow us to accurately test the validity of each of our prior hypotheses about OAS barriers for seniors based on racialized minority status, official language proficiency, and immigrant length of residency.

Descriptive statistics

Table 1 displays descriptive information on our pooled data (1996–2011). Here we display population percentages and OAS receipt percentages for each demographic group. Data highlight clear patterns of unequal uptake among minority seniors, with significant differences identified between

Table 1. Descriptive Statistics for Merged Census Periods (1996–2011), for Population Aged 65+, Canada.

Variables	Population (%)	OAS access (%)
Focal variables		
Visible minority status		
White	91.35 (344,927)	92.99
Black	1.06 (3,992)	84.54
Chinese	3.12 (11,781)	76.33
South Asian	2.07 (7,815)	73.86
Other	2.41 (9,082)	78.28
Language		
English	67.64 (255,389)	92.07
French	21.17 (79,937)	93.72
French and English	6.41 (24,222)	91.29
Neither	4.78 (18,049)	76.67
Immigrant length of residency		
Native-born	69.47 (262,307)	93.38
40+	16.23 (61,268)	94.78
30 to 39	5.72 (21,608)	90.53
20 to 29	3.56 (13,452)	92.86
10 to 19	3.00 (11,339)	83.28
< 10	2.02 (7,623)	19.82
Control variables		
Education		
High school or less	67.39 (254,456)	92.99
Bachelor's degree	9.48 (35,788)	82.62
Graduate degree	23.13 (87,353)	91.38
Marital status		
Married	58.60 (221,290)	90.54
Divorced	8.16 (30,823)	88.15
Single	5.93 (22,401)	90.19
Widowed	27.30 (103,083)	95.33
Gender		
Men	44.31 (167,332)	93.46
Women	55.69 (210,265)	89.34

each group at $p < .001$. In particular, results indicate that all racialized groups in Canada have lower rates of OAS uptake than the White population (who have an uptake rate of 93%). The Black population has the highest rate of OAS utilization among racialized minority groups (at 85%), while the South Asian population has the lowest rate of uptake (at 74%). In terms of language, the data demonstrate that seniors who are not proficient in either official language have rates of OAS uptake that are 18% lower than seniors who are proficient in both official languages (77% as compared to 94%). Finally, in examining trends in OAS uptake by length of residency, all groups besides immigrants who have been in Canada for 40+ years have lower rates of utilization than the Canadian-born, although the magnitude of the difference is small for immigrants in Canada 20 to 39 years. As expected, uptake rates are very low for immigrants in Canada less than 10 years due to eligibility restrictions (at 20%). However, immigrants in Canada for 10 to 19 years have uptake

rates 11% lower than the Canadian-born (at 83% as compared to 93%). Of interest, the rates of OAS uptake are marginally higher for immigrants in Canada 40+ years than for the native-born populations, suggesting that access barriers disappear over time.

Regression models

Table 2 reports the logistic regression results. Model 1 indicates that each racialized group has significantly lower odds than White Canadians of receiving an OAS pension (all $p < .001$). Chinese Canadians have the lowest odds of OAS utilization ($OR = 0.21$, or 79% lower odds than White Canadians) followed by South Asians ($OR = 0.22$, or 78% lower odds), "other" visible minorities ($OR = 0.28$, or 72% lower odds), and Black Canadians ($OR = 0.47$, or 43% lower odds). Thus, we have preliminary evidence that racialized minority status has a strong statistically significant negative effect on OAS policy uptake, especially among Canadians of Chinese and South Asian origins.

Model 2 indicates that individuals with no official language proficiency have 73% lower odds than English speakers of receiving OAS ($OR = 0.17$, $p < .001$). This model provides partial confirmation of the official language hypothesis, as Canadians with no official language proficiency rely less on OAS than those with proficiency in at least one of the two official languages.

Model 3 indicates that recent immigrants in Canada (< 10 years) have far lower odds of receiving OAS than Canadian-born individuals due to restrictions placed on receiving OAS benefits before 10 years of residency ($OR = 0.01$, $p < .001$). Although not as dramatic, all other residency groups who have been in Canada less than 40 years are also less likely to take up OAS than the Canadian-born, including those with 10 to 19 years of residency ($OR = 0.30$, or 70% lower odds, $p < .001$) and 30 to 39 years of residency ($OR = 0.94$, or 6% lower odds, $p < .05$). Immigrants with 20 to 29 years of residency are also less likely to receive OAS than the Canadian-born, although this result does not achieve statistical significance ($OR = 0.95$, or 5% lower odds, $p > .05$). The magnitude of this difference is relatively small for the 20-to-29 and 30-to-39-year cohorts, suggesting that 20 years in Canada is an important threshold for OAS policy uptake. Again, immigrants in Canada for more than 40 years have slightly higher odds than the Canadian-born of receiving OAS ($OR = 1.09$, or 9% greater odds). We thus have partial confirmation of our immigration hypothesis; nearly all immigration cohort categories have lower rates of OAS uptake than Canada's native-born, with the exception of 40+ year immigrants who have slightly higher odds.

Finally, model 4 examines whether the impact of each of the three minority factors (or axes of exclusion) hold a strong independent effect on OAS uptake and remain significant when they are included in the same model, thus parsing

Table 2. Logistic Models Predicting Odds (exp(b)) of Receiving OAS Benefits for Population Aged 65+, Canada.

Variables	Model 1	Model 2	Model 3	Model 4
Focal independent				
Visible minority status				
White	0	0	0	0
Black	0.47*** (0.05)	—	—	1.04 (0.04)
Chinese	0.21*** (0.03)	—	—	1.40*** (0.04)
South Asian	0.22*** (0.03)	—	—	1.12* (0.04)
Other	0.28*** (0.03)	—	—	1.24*** (0.04)
Language				
English	0	0	0	0
French	—	1.31*** (0.02)	—	1.21*** (0.02)
French and English	—	1.12*** (0.03)	—	0.98 (0.03)
Neither	—	0.17*** (0.03)	—	0.83*** (0.04)
Immigration cohort				
Native-born	0	0	0	0
<10 years	—	—	0.01*** (0.04)	0.01*** (0.04)
10 to 19	—	—	0.30*** (0.03)	0.29*** (0.04)
20 to 29 years	—	—	0.95 (0.04)	0.92* (0.04)
30 to 39	—	—	0.94* (0.03)	0.95 (0.03)
>40 years	—	—	1.09*** (0.02)	1.13 *** (0.02)
Control variables				
Gender (male)	0.66*** (0.01)	0.64*** (0.01)	0.62*** (0.01)	0.62*** (0.01)
Age	1.19*** (0.00)	1.20*** (0.00)	1.22*** (0.00)	1.22*** (0.00)

(Continued)

Table 2. (Continued).

Variables	Model 1	Model 2	Model 3	Model 4
Marital status				
Married	0	0	0	0
Divorced	0.75*** (0.02)	0.75*** (0.02)	0.72*** (0.02)	0.72*** (0.02)
Single	0.80*** (0.03)	0.77*** (0.03)	0.74*** (0.03)	0.73*** (0.03)
Widowed	0.96* (0.02)	0.97 (0.02)	1.09*** (0.02)	1.09*** (0.02)
Education				
High school	0	0	0	0
College	0.89*** (0.01)	0.84*** (0.02)	0.82*** (0.02)	0.83*** (0.02)
Bachelor's degree	0.46*** (0.02)	0.40*** (0.02)	0.43*** (0.02)	0.43*** (0.03)
Year				
1996	0	0	0	0
2001	1.27*** (0.02)	1.23*** (0.02)	1.24*** (0.02)	1.23*** (0.02)
2006	1.58*** (0.02)	1.49*** (0.02)	1.40*** (0.02)	1.36*** (0.02)
2011	2.0*** (0.02)	1.83*** (0.02)	1.77*** (0.02)	1.70*** (0.02)
AIC [a]	184,575	184,783	164,764	164,573
Pseudo R^2 [b]	0.1809612	0.1761549	0.2918417	0.2963296
−2 Log liklihood	−78601.3	−79062.55	−67960.34	−67529.65
N	377,597	377,597	377,597	377,597

Note. [a]The AIC (Akaike information criterion) is a measure of statistical fit. Higher values reflect stronger fit.
[b]The pseudo R^2 is a statistic generated in ordinary least squares regression to assess goodness of fit. Higher values reflect stronger fit.

p < .05. **p* < .01. ***p* < .001.

out the strength of each individual effect. First, these data show that the substantive effect of the immigration variables remain virtually unchanged after controlling for racialized minority status and language proficiency. This suggests that immigration cohort is a strong and independent barrier to OAS uptake. Next, the results for language are largely as anticipated. Simultaneously including immigrant cohort and racialized minority status significantly reduces the effect of "no official language knowledge" (from $OR = 0.17$ in model 2 to $OR = 0.83$ in model 4, both $p < .001$), suggesting that part, although not all, of this language barrier is explained by immigration status and race. Thus, we confirm an independent effect of having no official language proficiency but find that its substantive importance is reduced when we control for immigrant residency cohort and racialized minority status.

Perhaps most surprising in model 4, however, is the finding that after controlling for length of residency and language proficiency, Chinese ($OR = 1.40$, $p < .001$), South Asian ($OR = 1.12$, $p < .05$), and "other" racialized groups ($OR = 1.24$, $p < .001$) have significantly *higher* odds of receiving OAS than White individuals, rather than lower odds as indicated in model 1. Thus, the observed racialized inequality in OAS uptake reported in model 1 is mediated and reversed by adding official language knowledge and immigrant cohort to model 4. Additional analyses confirm that it is the immigrant cohort variable that is driving this change; while the odds of receiving OAS remain well below one for racialized minorities when only the official language variable is included in the model, the odds of receiving OAS are significant and above one ($p < .05$) for Chinese, South Asian, and "other" racialized minorities when the model includes only immigrant cohort. Together, these findings demonstrate that the strong negative effect in model 1 for racialized minorities is capturing the "immigrant" effect, given that most racialized Canadians aged 65 and older are also immigrants at present. While this finding is contrary to suggestions of racialized inequality in OAS uptake, it simultaneously underscores the strong reliance of racialized minorities on government pension programs after retirement (i.e., a higher need for public retirement income support compared to White Canadians). We suggest that this finding is likely connected to broader economic inequalities racialized populations experience throughout their life course, such as lower overall earnings and restricted labor market access (Block et al., 2014; Lightman & Gingrich, 2013).

Taken together, then, these data partially confirm the multiple barrier hypothesis. We find that immigrant cohort and language have strong independent effects on OAS access for Canadians. However, we also find that the effect of racial minority status is mediated by the inclusion of immigration cohort and official language proficiency variables, with some racialized minority groups, in fact, being significantly more likely to take-up OAS than White Canadians after controlling for these other variables.

Discussion

Increasingly, inequality in access to public benefits based on residency status has become a point of political cleavage in Canada (McDonald & Worswick, 2013; Sabates-Wheeler & Feldman, 2011). In the public sphere, there have been numerous recent media examples of immigrants' OAS exclusion, despite many decades of living and working in Canada. The OAS residency restrictions, in particular, mean that many family-sponsored elderly immigrants are ineligible for benefits, leading in some cases to financial burdens for sponsoring family members (Boyd, 1991; Marier & Skinner, 2008). In addition, there is growing concern that the requirements to prove residency are unreasonably burdensome and disadvantage the vulnerable elderly who have moved quickly and repeatedly during their life course (e.g., victims of war, refugees; CBCnews, 2014; Keung, 2012).

Together, our data in this paper provide three main findings. First, we find that many immigrants who meet the 10-year residency requirement (all those in Canada > 10 years and < 40 years) remain less likely than Canada's native-born to receive government pensions and that 20 years of residency appears to be a crucial threshold for OAS uptake. This new evidence clarifies previous research examining the penalty of immigration status in this area (e.g., Dempsey, 2005; Marier & Skinner, 2008). Second, we build on previous Canadian studies that demonstrate that broader public policy uptake is dependent on knowledge of Canada's official languages (e.g., Lebrun & Dubay, 2010; Ng et al., 2011), a presumptive but not yet formally tested hypotheses regarding OAS. Third, we find that racialized minority status is not an impediment to OAS access after controlling for immigrant cohort and official language proficiency. This is despite considerable literature documenting discrimination of racialized minorities in the Canadian labor market and higher rates of low income for racialized elderly (e.g., Preston et al., 2014; Schellenberg & Silver, 2004).

These findings have both positive and negative implications for policy. On the positive side, our data dispute suggestions of unequal access to OAS based on discrimination/exclusion of racialized minority populations. It suggests that existing measures facilitating equal access to public pensions for racial minorities have been successful at the macro level. However, on the negative side, our data raise serious concerns about employment equity. The higher OAS uptake rates among racialized minorities may be due to a greater need for and reliance on income support after retirement and suggest a need for further examination of the efficacy of employment policies aiming to combat racial discrimination in the labor market.

Limitations

This paper sought to identify whether vulnerable minority Canadians—people whom social policy safety nets are meant to protect—are less likely to utilize government pensions. On a positive note, our data demonstrate increasing uptake of OAS among the entire senior population in each subsequent census wave of analysis (from 90.6% in 1996 up to 94.0% in 2011). Yet we cannot determine whether this is due to the declining digitial divide, growing senior economic inequality, or, perhaps, increasing public education about government services. In addition, due to data constraints, we were unable to directly measure *access* to public pensions, and thus utilization, or uptake, served as an imperfect proxy, the most substantial limitation of this paper. Given the methodological approach of our analysis, we were only able to measure association, rather than causation, and we do not account for disparities in the *amount* of OAS pensions that different groups may receive. In addition, we note that the "visible minority" groupings provided in the data sets did not allow us to measure the significant heterogeneity within, as well as between, these broad categories of racialized minority groups. Finally, we note that no variables were available to measure OAS utilization rates across official entry classes of immigrants, thus prohibiting comparisons of OAS uptake rates between primary economic migrants to secondary migrants in the family reunification and business streams. Together, these limitations may have masked important disparities between and within minority groups in OAS utilization or even underestimated the impact of both formal policy restrictions and informal barriers tied to race and language.

Conclusions

We close by noting that Canada's public pension system is the last resort for many low-income Canadians to live out their senior years with financial autonomy. Thus, we caution against an increase in the age of eligibility for OAS from 65 to 67, a 2012 Conservative government policy that was later reversed by the incumbent Liberal government. We suggest that such a change could lead to further disparities between minority groups and the Canadian-born in the future. In addition, we call for more linguistically and culturally appropriate provision of public services in Canada, a suggestion bolstered by the results of our data.

Finally, we conclude with a brief discussion of the tradeoffs involved in considering a potential removal of OAS eligibility barriers for immigrants in Canada, based on our finding of disparities in OAS uptake among senior immigrant cohorts beyond the 10-year threshold. Certainly, we acknowledge that the full elimination of residency criteria could be a source of moral

hazard (i.e., immigrants could sponsor their elderly parents just so that they could receive OAS benefits). Further, as OAS is a noncontributory program, the argument can be made that OAS residency criteria are there in part to make sure most immigrants pay taxes in Canada before claiming benefits and that the higher public pension spending that would result from removing residency criteria could create a context of enduring fiscal concerns about the costs of demographic aging.

However, it is our contention that the potential benefits from removing this policy restriction for immigrants outweigh the costs outlined above. Certainly, the percentage of non-White immigrants among Canadian seniors is growing (Matsuoka, Guruge, Koehn, Beaulieu, & Ploeg, 2012). Given that previous research demonstrates that older racialized Canadians are vulnerable to poverty and low income (Kaida & Boyd, 2011; Baker et al., 2009), the removal of residency restrictions for OAS would better ensure that these groups have sufficient resources to escape poverty upon retirement. As well, financial security provides Canadian seniors with freedom and protection. Previous research shows that rates of domestic abuse toward seniors is higher when they are financially dependent on their children and extended families, which may be heightened in a context of migration to a new country (Spencer, 2009; Keung, 2010; Matsuoka et al., 2012). And finally, Canada's public pension system is a social right and by definition should be inclusive to *all* citizens regardless of residency, official language knowledge, and racialized minority status. We thus suggest that such changes to OAS access would have measurable benefits for vulnerable minority seniors in Canada as well as for the majority population at large, ensuring that Canada's public pension system is and remains worthy of its positive international regard.

Notes

1. The authors acknowledge race as a social construction, or a "surface-level manifestation based on what we look like," yet include it as a relevant measure of potential exclusion in accessing OAS due to its "deep implications in how we are treated" (Chavez & Guido-DiBrito, 1999, p. 40).
2. In addition, Canada has a smaller program, known as the Allowance, available to spouses or partners, aged 60 to 64 years, in households where the other spouse receives the GIS. As of 2016 this program pays $1,089 per month to a maximum combined annual income of $32,160, after which it is clawed back (Government of Canada, 2016).
3. Many older immigrants live with large extended families and rely on them for financial support, which may offset their low or limited income to some extent (see Kaida & Boyd, 2011).
4. These countries may or may not have developed income programs for the elderly comparable to Canada's retirement income system.
5. Statistics Canada operationalizes racialized minority status through the use of "visible minority" categories. For more information regarding the criteria used for specific

visible minority categories see http://www.statcan.gc.ca/eng/concepts/definitions/minority01a.

6. This was necessary due to limitations in the "year of immigration" variable, which was not uniformly asked in all provinces in 2006.

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