

Article

Seniors returning to Canada

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Standard symbols for Statistics Canada

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- . not available for any reference period
- .. not available for a specific reference period
- ... not applicable
- 0** true zero or a value rounded to zero
- 0^s** value rounded to 0 (zero) where a meaningful distinction exists between true zero and the value rounded
- P** preliminary
- r** revised
- x** suppressed to meet the confidentiality requirements of the *Statistics Act*
- E** use with caution
- F** too unreliable to be published

Highlights

In this issue

Seniors returning to Canada

- This study uses census data to examine the characteristics of Canadian residents who lived in another country 5 years previously. Such ‘returnees’ include the Canadian-born, as well as immigrants who moved on to other countries before returning to Canada.
- Although the study was motivated by the potential impact of senior returnees, most returning emigrants are relatively young. In 2006, three-quarters of returnees were age 20 to 49 and 13% were 60 or over. These senior returnees comprised less than 0.5% of the 60-and-over population.
- Senior returnees most frequently returned from the United States or the United Kingdom. However, there has been a shift in the top countries from which Canadians return, with an increasing share returning from developing countries—particularly mainland China.
- The settlement patterns of Canadian-born and immigrant returnees were very different. Older immigrant returnees were twice as likely as their Canadian-born counterparts to live in 1 of the 3 major CMAs and only one-third as likely to live in non-urban areas.
- Seniors who return to Canada are a highly educated group. One-half of them have at least some postsecondary education and about one-third have a university degree. Moreover, they have a higher rate of employment than others in their age group and often work in professional and managerial jobs.
- Returnees age 60 and over drew less income from government transfer payments than others in this age group but Canadian-born returnees had higher average total income due to higher market income. Despite their higher average income, older returnees, particularly immigrants, were more likely to fall below low-income thresholds than others, reflecting a more skewed distribution of income among returnees.

Perspectives

Seniors returning to Canada

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While emigration has traditionally been regarded as a ‘brain drain’ through which Canada permanently loses human capital, recent studies suggest that the nature of international migration is changing. Specifically, it is viewed as more circulatory than in the past, with many individuals leaving their home country with the intention of returning at some point in the future (Aydemir and Robinson 2006; Michalowski and Tran 2008; Zhang 2009a).¹

The characteristics of emigrants who return to Canada, and particularly the age at which they do so, may have social and economic implications. The return of younger emigrants is typically viewed as a reversal of the ‘brain drain,’ with many young emigrants “drawn from sectors thought to be important to Canada’s economy and society” (Zhao et al. 2000, p. 42). Research underscores the extent to which international networks and experience improve the labour market outcomes of younger emigrants upon their return to their home countries (Asia Pacific Foundation of Canada 2011; Finnie 2007; Fangmeng and Zhongdong 2006; Cervantes and Guellec 2002). Overall, younger returnees provide Canada with an inflow of individuals in their prime working years, many of whom have valued skills and experience.

The return of older emigrants raises different questions. Some research suggests that the income taxes paid by older returnees following a long-term stay abroad may not cover their subsequent health care costs (Asia Pacific Foundation of Canada 2011). Moreover, if there are more seniors returning to Canada than leaving, extra pressures may be placed on some public programs, like those that support low-income seniors. Nonetheless, the return of older emigrants may also provide benefits to Canadian society (see *Data sources and definitions*). Like younger returnees,

older returning emigrants may bring international experience and networks with them that are valued in the labour market, although the extent to which these are utilized will depend on employment rates at older ages. The return of older emigrants may also have social benefits related to the care of family members or volunteer activities, to cite two examples.

Given the range of implications associated with return migration at older ages, the number and characteristics of emigrants who return to Canada at later stages of life merit attention. Several questions are addressed in this article: Do seniors account for a large proportion of returned emigrants?; From where do older emigrants return?; Do the characteristics of older returned emigrants differ from those of older Canadians who did not live abroad?; Do the amounts and sources of income received in old age differ between these groups?

Returned emigrants are comprised of two distinct groups—those who are Canadian-born and those who immigrated to Canada prior to emigrating. The return of immigrants to Canada is of particular interest given higher levels of immigration in the 1990s and 2000s relative to previous decades and the increasingly fluid nature of migration.

Due to the unique and well-established migratory relationship between Canada and the United States, emigrants who return from the U.S. are also of particular interest. This is especially so given the introduction of North American Free Trade Agreement (NAFTA) visas in the 1990s. These visas allow Canadians to work in the U.S. for many years without the need to become permanent residents (Zhao et al. 2000).

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Table 1 Population estimates by migration status and age group

| | Returnees ¹ | | Stayers | |
|--------------|------------------------|-------------|-----------------|-------------------------|
| | Canadian-born | Immigrants | Canadian-born | Immigrants ² |
| | '000 | | | |
| 1991 | | | | |
| Total | 67.4 | 41.1 | 15,060.2 | 3,233.3 |
| 20 to 29 | 19.8 | 9.2 | 3,595.6 | 344.6 |
| 30 to 39 | 24.5 | 10.1 | 3,858.3 | 537.5 |
| 40 to 49 | 12.5 | 10.5 | 2,785.5 | 760.8 |
| 50 to 59 | 5.3 | 4.7 | 1,854.9 | 598.6 |
| 60 to 69 | 3.5 | 3.7 | 1,609.6 | 539.4 |
| 70 and over | 1.8 | 2.9 | 1,356.3 | 452.4 |
| 1996 | | | | |
| Total | 67.1 | 32.6 | 15,895.5 | 3,542.0 |
| 20 to 29 | 17.5 | 6.7 | 3,242.7 | 328.6 |
| 30 to 39 | 25.9 | 8.1 | 4,000.0 | 587.5 |
| 40 to 49 | 13.1 | 7.6 | 3,350.6 | 812.4 |
| 50 to 59 | 5.7 | 4.5 | 2,110.8 | 688.6 |
| 60 to 69 | 3.2 | 3.2 | 1,627.6 | 566.6 |
| 70 and over | 1.6 | 2.5 | 1,563.8 | 558.4 |
| 2001 | | | | |
| Total | 71.4 | 51.2 | 16,648.1 | 4,031.2 |
| 20 to 29 | 19.7 | 9.8 | 3,174.1 | 341.0 |
| 30 to 39 | 24.3 | 13.7 | 3,532.2 | 669.2 |
| 40 to 49 | 14.6 | 11.1 | 3,798.6 | 840.5 |
| 50 to 59 | 7.2 | 8.1 | 2,679.3 | 870.6 |
| 60 to 69 | 3.5 | 5.1 | 1,689.4 | 632.2 |
| 70 and over | 2.0 | 3.5 | 1,774.5 | 677.7 |
| 2006 | | | | |
| Total | 98.3 | 57.3 | 17,551.4 | 4,570.1 |
| 20 to 29 | 24.1 | 10.6 | 3,280.9 | 397.2 |
| 30 to 39 | 33.6 | 13.5 | 3,093.5 | 634.2 |
| 40 to 49 | 19.6 | 13.4 | 3,933.7 | 973.4 |
| 50 to 59 | 12.0 | 9.7 | 3,285.9 | 998.9 |
| 60 to 69 | 5.9 | 6.2 | 1,978.7 | 745.7 |
| 70 and over | 3.1 | 3.9 | 1,978.8 | 820.6 |

1. Returnees include the Canadian-born and long-term immigrants who lived in Canada at the time of the census but in another country 5 years before the census.

2. Arrived in Canada more than 5 years before the census.

Source: Statistics Canada, Census of Population, 1991, 1996, 2001 and 2006.

Senior returnees are a small portion of return emigrants

In 2006, just under 156,000 individuals age 20 or older returned to Canada after having lived abroad 5 years earlier (Table 1). In proportional terms, this group accounted for 0.7% of all Canadians age 20 or older. In 1991 and 1996, between 100,000 and

110,000 individuals returned to Canada after having lived abroad 5 years earlier, accounting for 0.5% to 0.6% of the population. Of the returnees identified in 2006, about two-thirds (63%) were Canadian-born and about one-third were immigrants. The share of returnees who were Canadian-born ranged from 58% to 67% in previous census years, with no clear trend over time.

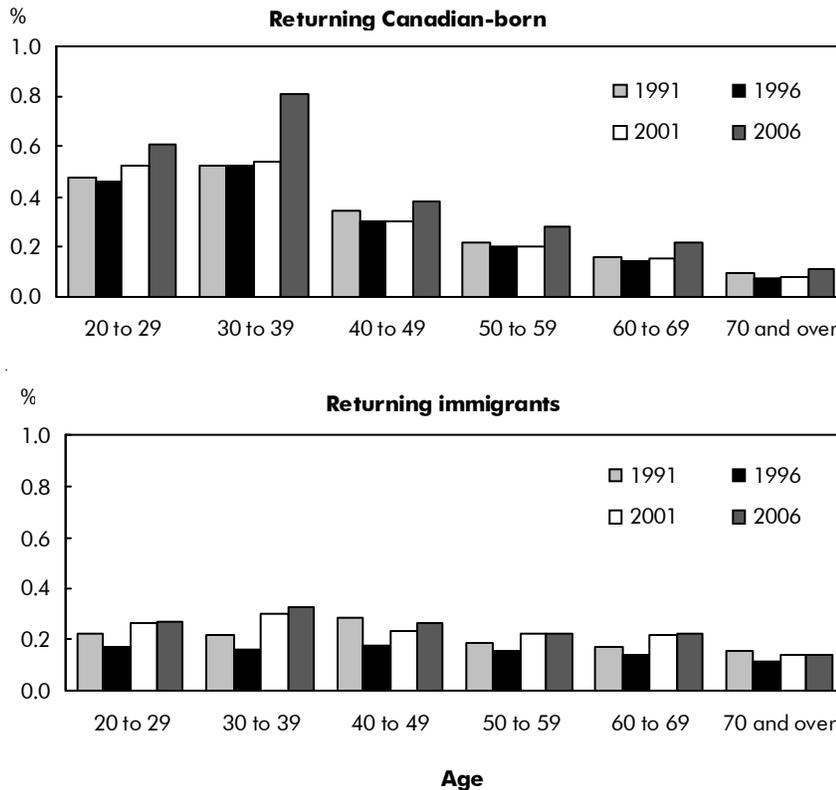
In 2006, as in previous census years, most returnees were young, with about one-half between the ages of 20 and 39 and three-quarters between the ages of 20 and 49. In contrast, 13% of returnees were age 60 or older, accounting for about 19,000 individuals. There was an observable difference between Canadian-born and immigrant returnees in this regard. While 9% of Canadian-born returnees were age 60 or older, this was the case for 18% of immigrant returnees. In absolute terms, there were about 9,000 Canadian-born returnees age 60 or older and about 10,000 immigrant returnees in this age group in 2006.

Within age groups, Canadian-born and immigrant returnees comprise a small share of the Canadian population. In 2006, returnees accounted for 0.9% and 1.1% of the population age 20 to 29 and 30 to 39, respectively (Chart A). These were larger shares than in older age groups. This may be associated with the fact that younger individuals leave in greater numbers and the rate of return is highest within a few years of emigration (Finnie 2007). The high rate of mobility among younger age groups is typically due to employment or educational opportunities abroad and fewer constraints, like spousal jobs or home ownership. In 2006, returnees accounted for 0.4% and 0.2% of the population age 60 to 69 and 70 or older, respectively.

Older returnees possess higher levels of education than stayers

Senior returnees differ from stayers in several ways. Canadian emigrants are more highly educated than the general population and returnees would thus also be expected to have relatively high

Chart A Returning Canadian-born and immigrants as a percentage of total population of Canada by age group



Note: Returnees include the Canadian-born and long-term immigrants who lived in Canada at the time of the census but in another country 5 years before the census.
 Source: Statistics Canada, Census of Population, 1991, 1996, 2001 and 2006.

levels of education (DeVoretz 2009a; Michalowski and Tran 2008; Zhao et al. 2000). This is indeed the case. In 2006, about one-third of Canadian-born and immigrant returnees age 60 or over had a university degree compared with 10% to 14% of stayers in this age group (Table 2).

Across all age groups, migration patterns differ between Canadian women and men, with men more likely to emigrate from Canada and more likely to return after leaving (DeVoretz 2009b; Finnie 2006). Among seniors in 2006, women accounted for 49% to 50% of returned emigrants, but for 53% to 55% of stayers in the Canadian population.

Dual citizenship reduces barriers to living abroad, like eligibility to take employment elsewhere, and is associated with being a returned emigrant (DeVoretz 2009a). Almost 10% of older Canadian-born returnees held dual citizenship in 2006 compared to less than 1% of Canadian-born stayers. At just over 20%, immigrant returnees had the highest level of dual citizenship—almost double the proportion of immigrant stayers.

Data sources and definitions

This study uses data from the 20% sample of the four Canadian censuses from 1991 to 2006, with a particular focus on results from the 2006 Census. Multiple years of data and large sample size allow for an examination of trends over time and provide insight into the size and characteristics of Canada’s senior returnee population. U.S. Census data (2000) are also used to estimate the number of Canadian-born individuals residing in the United States in 2000.

Census long-form respondents provided information on their country of residence 5 years earlier, allowing individuals who returned to Canada since that time to be identified. Canadian-born returnees are defined as those who were born in Canada, lived abroad 5 years prior to the census, and were back in Canada at the time of the census. Immigrant returnees are defined as those who were born in a foreign country and immigrated to Canada, lived outside of Canada

5 years prior to the census, and were residing in Canada again at the time of the census. Returnees are also referred to as ‘returned emigrants’ throughout the article. Immigrants and Canadian-born individuals who lived in Canada 5 years prior to the census are identified as ‘stayers.’ The analysis is limited to individuals age 20 or older, thereby excluding children and youth who moved with their parents. The terms ‘senior’ and ‘older’ Canadians refer to individuals age 60 years or older, unless otherwise specified.

Note that returnees identified in each census are a subset of all returnees in the population. This is because individuals who moved abroad and returned to Canada within the 5 years prior to the census cannot be identified. Individuals who returned to Canada more than 5 years prior to the census also cannot be identified.

Table 2 Demographic characteristics by migration status, age 60 and over

| | Returnees ¹ | | Stayers | |
|-------------------------------------|------------------------|-------------|---------------|-------------|
| | Canadian-born | Immigrants | Canadian-born | Immigrants |
| | % | | | |
| Woman | 49.2 | 49.5 | 54.7 | 53.0 |
| Married | 63.3 | 65.7 | 62.9 | 66.9 |
| Education | | | | |
| Less than high school graduation | 17.2 | 23.9 | 39.1 | 36.4 |
| High school diploma | 27.8 | 25.1 | 33.9 | 32.1 |
| Some postsecondary | 21.7 | 20.4 | 16.7 | 17.4 |
| University degree | 33.3 | 30.6 | 10.4 | 14.1 |
| Citizenship | | | | |
| Canadian citizenship | 90.6 | 59.1 | 99.8 | 80.1 |
| Dual citizenship | 9.4 | 20.5 | 0.2 | 10.8 |
| Not Canadian citizen | 0 | 20.4 | 0 | 9.2 |
| Live in owned home | 71.4 | 69.9 | 76.2 | 81.2 |
| Living arrangement | | | | |
| Live alone | 29.2 | 20.3 | 29.8 | 21.6 |
| With spouse only | 51.9 | 39.2 | 52.5 | 43.6 |
| With spouse and others | 9.6 | 23.5 | 9.8 | 22.3 |
| With others | 9.2 | 17.1 | 7.9 | 12.5 |
| Geographic distribution | | | | |
| The three largest CMAs ² | 26.0 | 54.3 | 22.3 | 54.0 |
| Large metropolitan areas | 16.4 | 15.1 | 15.2 | 14.9 |
| Other metropolitan areas | 20.0 | 15.6 | 17.9 | 15.0 |
| Small urban areas | 13.9 | 6.9 | 17.2 | 7.8 |
| Non urban areas | 23.7 | 8.1 | 27.4 | 8.2 |

1. Returnees include the Canadian-born and long-term immigrants who lived in Canada at the time of the census but in another country 5 years before the census.

2. Montréal, Toronto and Vancouver.

Note: Statistical significance is not marked individually in the table because comparisons can be made in various ways. Given the sample size of the groups used in the study, a difference of 3 percentage points or more is statistically significant at $p < 0.05$.

Source: Statistics Canada, Census of Population, 2006.

Due to their time abroad, senior returnees may be less likely to own their homes after returning to Canada. Although the majority of Canadian-born and immigrant returnees lived in owned homes in 2006, home ownership was higher among stayers.

Most older Canadian-born returnees lived with their spouse only (52%), similar to Canadian-born stayers. A smaller percentage

of immigrant returnees lived with a spouse only, while about one-fifth lived alone. The data also indicate that senior immigrant returnees are more likely than stayers to reside with their extended families, as 17% live with others only.

Finally, immigrants to Canada primarily settle in the largest population centres while Canadian-born individuals are more evenly distrib-

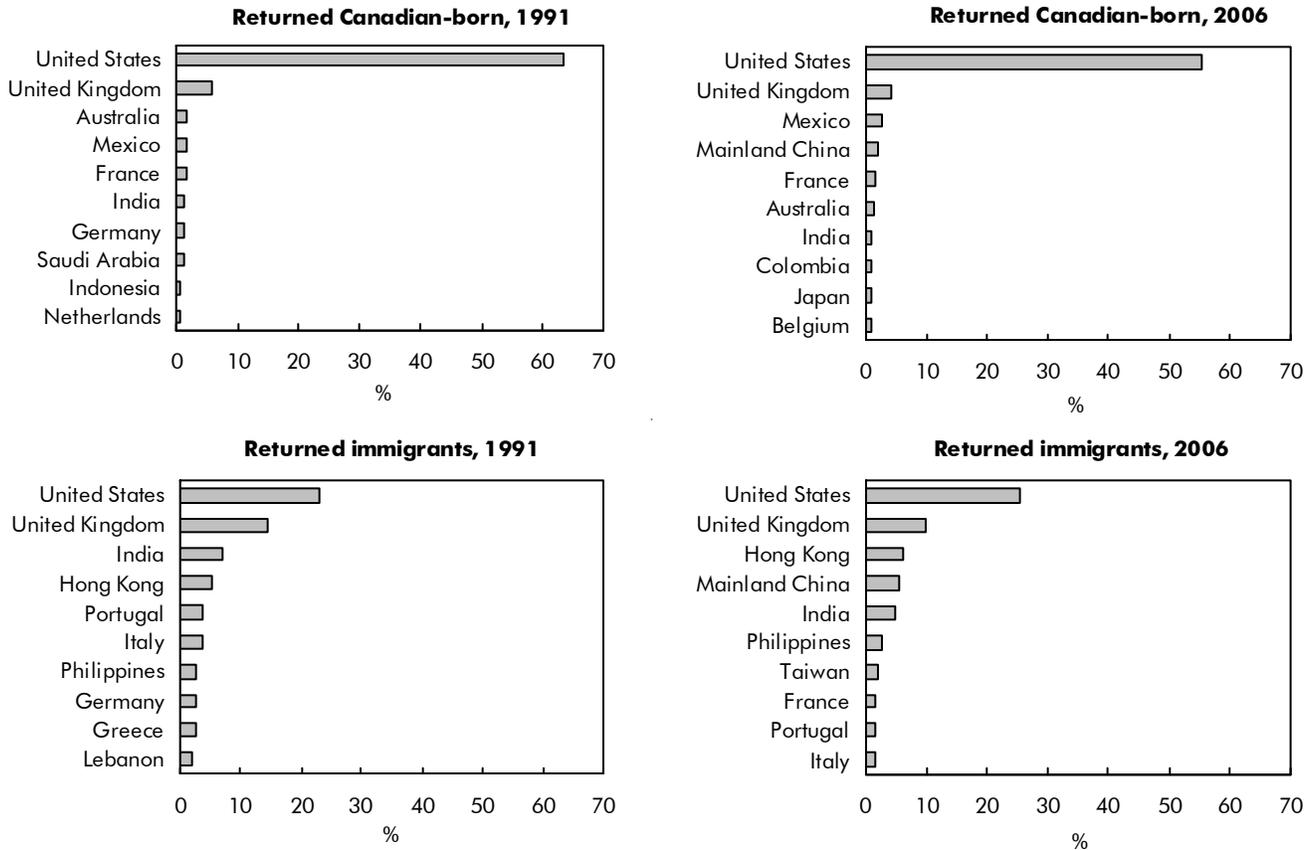
uted across large and small communities (Bernard 2008). The same pattern was noted among the returnee population. Similar to Canadian-born stayers, older Canadian-born returnees were fairly evenly distributed with respect to the size of community in which they lived. Older immigrant returnees were twice as likely as their Canadian-born counterparts to live in the census metropolitan areas of Montréal, Toronto or Vancouver and one-third as likely to live in non-urban areas.

Older emigrants primarily lived in the United States prior to returning to Canada

The United States has long been the top destination for Canadian emigrants (Easton et al. 2005; Michalowski and Tran 2008). DeVoretz (2009a) estimates that approximately 40% of all Canadians abroad reside in the U.S. While the United States is considered a 'traditional' destination for Canadian emigrants, some evidence suggests that an increasing share of Canadian emigrants is relocating to non-traditional nations, particularly countries in Asia (Dion and Vézina 2010). Although the source countries for older returnees were more varied in 2006 than in 1991, the top two remained the United States and the United Kingdom (Chart B). Indeed, the majority of older Canadian-born returnees resided in the U.S. 5 years prior to the 2006 Census.

Migration to the United States reflects its geographic proximity to Canada, as well as the strong economic ties and cultural and linguistic similarities between these countries (Michalowski and Tran 2008; Mueller 2006). A number of the remaining top source countries

Chart B Top source countries of returned emigrants age 60 and over



Note: Returnees include the Canadian-born and long-term immigrants who lived in Canada at the time of the census but in another country 5 years before the census.
 Source: Statistics Canada, Census of Population, 1991 and 2006.

for Canadian-born returnees are also nations that are either geographically close to Canada (e.g., Mexico) or culturally and economically similar (e.g., United Kingdom, Australia, France).

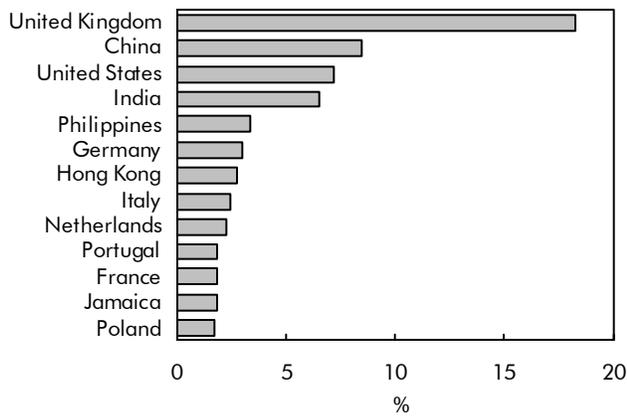
Nonetheless, the proportion of senior Canadian-born returnees who resided in the United States, and to a lesser extent in the United Kingdom, decreased between 1991 and 2006, again pointing to the importance of non-traditional

countries as emigrant destinations. Among immigrants age 60 or older who returned to Canada, the majority had resided in countries other than the U.S. or the U.K. 5 years earlier, although both countries were the two top sources of immigrant returnees. Hong Kong, mainland China and India were the other major sources.

In some cases, differences observed between 1991 and 2006 likely reflect changing circumstances

in immigrants' home countries. For example, the relatively high placing of Hong Kong as a source country for senior immigrant returnees in both 1991 and 2006 follows a large influx of immigrants to Canada in the 1980s—just prior to the former British colony's integration into China (Aydemir and Robinson 2006; Zhang 2009b). The rapid growth and international integration of the Chinese economy is also evident, as China was not among the top 10 source countries in 1991

Chart C Top birth countries of immigrant returnees age 60 and over



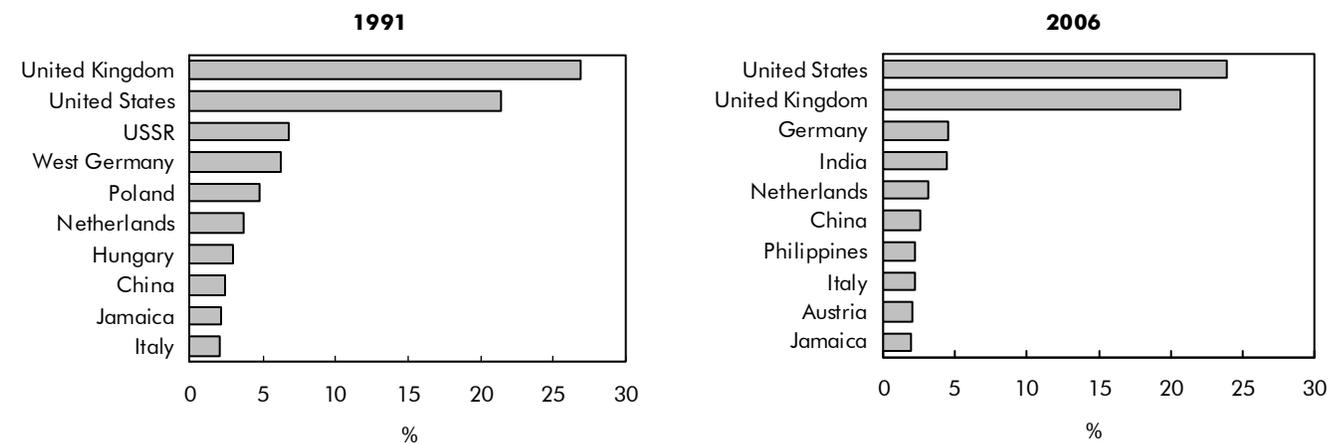
Note: Returnees include the Canadian-born and long-term immigrants who lived in Canada at the time of the census but in another country 5 years before the census.
Source: Statistics Canada, Census of Population, 2006.

but was the fourth largest source country for both Canadian-born and immigrant senior returnees in 2006.

While the United States and the United Kingdom are the countries from which many older emigrants return, they are often not the countries in which immigrant returnees were born. Most notably, while 26% of older returned immigrants resided in the U.S. 5 years prior to their return to Canada, only 7% were born in the U.S. Quite clearly, some immigrants are not moving back to their country of birth when they leave Canada. The top birth countries of older returned immigrants are the United Kingdom, China, the United States and India (Chart C).

With regard to older immigrants who returned from the United States, most were born in that country but many were also born in the United Kingdom, and, to a lesser extent, Germany, India, the Netherlands and China (Chart D).

Chart D Top birth countries of immigrant returnees age 60 and over who lived in the United States



Note: Returnees include the Canadian-born and long-term immigrants who lived in Canada at the time of the census but in another country 5 years before the census.

USSR Union of Soviet Socialist Republics

Source: Statistics Canada, Census of Population, 1991 and 2006.

Table 3 Canadians who lived in the United States and returned Canadians from the U.S. by age group

| | Canadian-born who lived in the U.S., 2000 | | Returned Canadian-born who lived in the U.S. 5 years ago, 2006 | |
|--------------|---|-------|--|------------|
| | number | Total | number | % returned |
| Total | 873,700 | | 45,700 | 5.2 |
| 15 to 24 | 75,800 | | 9,000 | 11.9 |
| 25 to 34 | 123,500 | | 15,700 | 12.7 |
| 35 to 44 | 173,200 | | 10,000 | 5.8 |
| 45 to 54 | 140,300 | | 6,000 | 4.2 |
| 55 to 64 | 112,600 | | 3,300 | 2.9 |
| 65 and over | 248,300 | | 1,700 | 0.7 |

Sources: U.S. Census Bureau, Census 2000; Statistics Canada, Census of Population, 2006.

Small rates of return for Canadian-born seniors in U.S., but those who return are more highly educated

Return rates of emigration from the United States can be estimated using Canadian and U.S. census data (Table 3). While return rates for Canadian-born returnees can be estimated, an examination of Canadian immigrants who return from the U.S. would only include those who were living in Canada in 1995 and residing in the U.S. in 2000. Thus, this analysis focuses on Canadian-born emigrants.²

Only a small percentage of older Canadian-born emigrants residing in the United States in 2000 returned to Canada in the 5 years prior to 2006. While about 12% to 13% of Canadian-born emigrants age 20 to 39 returned to Canada in the 5 years prior to 2006, about 3% of those age 60 to 69 and less than 1% of those age 70 or over did so. Overall, about 1 in 10 Canadian-born emigrants who returned from the U.S. in 2006 was 60 or over.

Canadian-born seniors who return to Canada from the U.S. often have high levels of educational attainment. Of those who returned between 2000 and 2006, almost 30% had a university degree com-

pared with about 20% of all Canadian-born emigrants (age 60 or over) who resided in the U.S. in 2000 and 10% of Canadian-born seniors who resided in Canada from 2000 to 2006.³

Older returnees concentrated in professional and managerial occupations

The high level of educational attainment among returnees is one reason to ask whether their employment rates and labour market outcomes differ from those of the general population. For example, emigrants' high levels of education may be reflected in higher earnings and a greater likelihood of working in skilled jobs (Michalowski and Tran 2008). Similarly, returned immigrants may be disproportionately represented in professional occupations due to

Table 4 Labour force activity by migration status, age 60 and over

| | Returnees ¹ | | Stayers | |
|--|------------------------|------------|---------------|------------|
| | Canadian-born | Immigrants | Canadian-born | Immigrants |
| | % | | | |
| Unemployed | 2.2 | 2.3 | 1.1 | 1.0 |
| Employed | 23.5 | 22.8 | 19.5 | 20.3 |
| Not in labour force | 74.3 | 74.9 | 79.4 | 78.7 |
| Occupation among employed² | | | | |
| Management | 19.9 | 11.0 | 11.2 | 12.6 |
| Professional | 35.1 | 34.4 | 15.9 | 19.7 |
| Technical, paraprofessional | 20.8 | 23.3 | 32.2 | 30.6 |
| Intermediate occupations | 18.0 | 20.1 | 29.7 | 25.4 |
| Labouring and elemental | 6.2 | 11.2 | 11.0 | 11.7 |

1. Returnees include the Canadian-born and long-term immigrants who lived in Canada at the time of the census but in another country 5 years before the census.

2. The occupational groupings are based on the skill levels defined by the National Occupational Classification (NOC).

Source: Statistics Canada, Census of Population, 2006.

high emigration among those who arrived under the skilled worker and business classes (Dryburgh and Hamel 2004). In addition, returned emigrants may be more likely to participate in the labour force upon their return to Canada for financial reasons, since Canada Pension Plan and Quebec Pension Plan benefits are based on the duration and level of contributions paid (Elgersma 2010).

Among those age 60 and over, returnees have higher employment rates than stayers. Among Canadian-born individuals there is a 4 percentage point difference between these groups, while among immigrants there is a 2.5 percentage point difference (Table 4). Canadian-born returnees have the highest employment rate of the 4 groups identified. Senior returnees are also more likely than stayers to be actively looking for work (i.e., to be unemployed).

Among individuals age 60 or over who are employed, returnees are far more likely than stayers to be working in managerial or professional occupations. Indeed, the majority of Canadian-born returnees (55%) work in these two broad occupational categories compared with 27% of Canadian-born stayers. A large difference is also evident between immigrant returnees and stayers (45% and 32% respectively).

Returnees age 60 and over receive less government transfers than other older Canadians

Individuals who emigrate from Canada typically have higher levels of income than others (Finnie 2006), corresponding to their higher levels of education. There-

fore, returnees could be expected to have higher average incomes than those who remained in Canada. On the other hand, income from government transfers may be lower among returnees than among stayers because of residence and contribution requirements. Furthermore, recent research indicates that Canadian-born returnees have better economic outcomes than immigrant returnees (Asia Pacific Foundation of Canada 2011).

In 2005, Canadian-born returnees had a higher average total income (\$43,800) than Canadian-born stayers (\$31,900) (Table 5). This was

due to market incomes that were, on average, about \$15,000 higher among Canadian-born returnees than stayers. In contrast, average income from government transfers was lower among returnees. The income gap between Canadian-born returnees and stayers was particularly pronounced among those age 60 to 69 (data not shown).

Comparing senior immigrant returnees and stayers, total average incomes differed by less than \$1,000, reflecting the offsetting differences of higher market incomes but lower government transfers among the former.

Table 5 Average income and source by migration status, age 60 and over, 2005

| | Returnees ¹ | | Stayers | |
|------------------------------|------------------------|---------------|---------------|---------------|
| | Canadian-born | Immigrants | Canadian-born | Immigrants |
| | \$ | | | |
| Total income | 43,800* | 30,700 | 31,900 | 31,400 |
| Income tax paid | 9,100* | 4,900 | 5,300 | 5,100 |
| Market income | 37,000* | 23,700 | 21,700 | 21,300 |
| Wages and salaries | 12,700* | 9,100 | 7,100 | 8,800 |
| Self-employment income | 2,500* | 1,900 | 1,100 | 1,300 |
| Investment income | 5,600* | 4,000 | 3,300 | 3,500 |
| Retirement income | 13,900* | 7,400 | 9,200 | 6,900 |
| Government transfers | 6,800* | 7,000* | 10,200 | 10,100 |
| CPP/QPP | 3,100* | 2,600* | 4,800 | 4,200 |
| OAS and GIS | 3,000* | 3,500* | 4,600 | 4,900 |
| Other social transfers | 700* | 1,000 | 900 | 1,000 |
| | % | | | |
| Low-income rate ² | 17.2* | 24.2* | 13.5 | 15.7 |

* indicates statistical significance at $p < 0.05$ between returnees and stayers. The differences between Canadian-born and immigrant returnees are significant with the exception of self-employment income, investment income and total government transfers.

1. Returnees include the Canadian-born and long-term immigrants who lived in Canada at the time of the census but in another country 5 years before the census.
2. Statistics Canada's low-income cut-offs (LICOs, 1992 base, after government transfers and before income taxes) are used to determine low-income status. A person is defined as low income if her/his economic family income is below the LICO.

CPP Canada Pension Plan

QPP Quebec Pension Plan

OAS Old Age Security

GIS Guaranteed Income Supplement

Source: Statistics Canada, Census of Population, 2006.

Despite higher or comparable total incomes among returnees, they were more likely than stayers to experience low income in 2005. In fact, among older immigrant returnees, nearly one-quarter fell into low income compared with 17% of Canadian-born returnees, 16% of immigrant stayers and 14% of Canadian-born stayers.

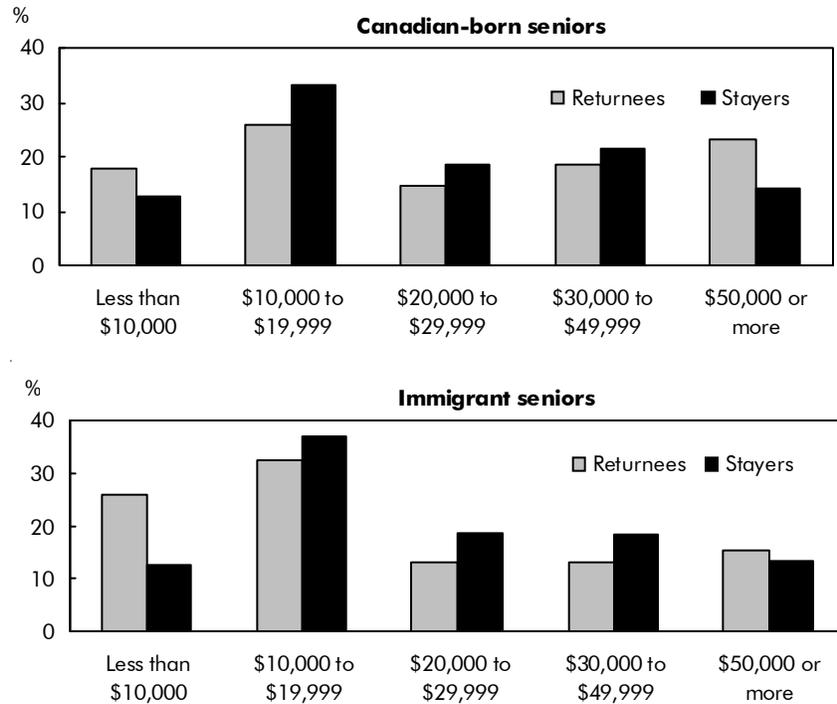
The higher average income and higher incidence of low income among older Canadian-born returnees is reflected in their distribution across personal income categories. As shown in Chart E, larger shares of older Canadian-born returnees than stayers had personal incomes of less than \$10,000 or \$50,000 or more in 2005. This more polarized distribution of income underlies the differences in average income and low-income rates. Larger shares of older immigrant returnees than stayers had personal incomes below \$10,000, reflected in their incidence of low income.

Government transfers comprised far less of older returnees' total incomes than stayers in this age group. This is particularly true for Canadian-born returnees—over 80% of their total income came from market income. A slightly smaller share of returned immigrants' incomes came from wages and salaries, self-employment income, and investment or retirement income. In comparison, government transfers accounted for nearly one-third of the incomes of senior stayers.

Conclusion

Although this study was motivated by the potential impact of returning senior emigrants, census data show that it is younger, primarily

Chart E Distribution of seniors by total income



Note: Returnees include the Canadian-born and long-term immigrants who lived in Canada at the time of the census but in another country 5 years before the census.
 Source: Statistics Canada, Census of Population, 2006.

Canadian-born, emigrants who return to Canada in larger numbers. In fact, returnees age 60 and over comprise a small percentage of all returnees and represent a minute share of Canada's senior population. Overall, emigrants who return to Canada are mainly in their prime working years.

Senior returnees most frequently returned from the United States or the United Kingdom. However, there has been a shift in the top countries from which Canadians return, with an increasing share returning from developing countries—particularly China. Among

those who left Canada to reside in the U.S., younger Canadian-born emigrants return to Canada at higher rates than senior Canadian-born emigrants.

The settlement patterns of Canadian-born and immigrant returnees were very different. Older immigrant returnees were twice as likely as their Canadian-born counterparts to live in 1 of the 3 major CMAs and one-third as likely to live in non-urban areas.

Seniors who return to Canada are a highly educated group. One-half of them have at least some

postsecondary education and about one-third have a university degree. Moreover, they have a higher rate of employment than stayers and often work in professional and managerial jobs.

Older Canadian-born returnees earned higher average market and total incomes than stayers. Returnees age 60 and over also drew less income from government transfer payments than stayers in this age group. In particular, Canadian-born and immigrant returnees received lower transfer payments from the Canada Pension Plan and Quebec Pension Plan than stayers, with immigrant returnees receiving the smallest amount. Returnees also received smaller Old Age Security and Guaranteed Income Supplement payments than those who remained in Canada. Despite their higher average incomes, older returnees, particularly immigrants, were more likely to fall below low-income thresholds than stayers, reflecting the skewed distribution of income among this group.

Perspectives

Notes

1. Between 1980 and 2009, the number of emigrants age 20 to 59 fluctuated. Estimates show that 26,600 individuals age 20 to 59 emigrated in 1980, and by 2009 there were 37,100 emigrants in this age group (Statistics Canada 2011). General trends for emigrants age 60 and over indicate relatively consistent growth over time: estimates indicate that emigrants age 60 and over grew from 1,900 in 1980 to 4,400 in 2009.
2. An analysis of Canadian immigrants who resided in the United States in 2000 and returned to Canada by 2006 indicates that there is no clear pattern in the return-migration rate by age. A greater proportion of 60- to 69-year-old immigrants returned to Canada by 2006 than immigrants in younger age groups for this population. Across all age groups of foreign-born emigrants who returned to Canada from the U.S., those age 20 to 29 represented the lowest proportion of returnees, followed by those age 40 to 49 and 70 years and over.
3. Similar results are also found for the immigrant population that returned from the U.S. by 2006. While about 30% of the immigrant population living the U.S. in 2000 held university degrees, more than 40% of immigrants who returned to Canada had a university-level education.

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