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Transnational Engagement and Immigrants' Well-Being in Canada

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in Sociology

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Abstract

After migration, most immigrants do not dissociate themselves from their relational networks in their homeland. Instead, they nourish, reproduce, and maintain ties with their non-migrant relatives and friends by engaging in various forms of transnational activities. Within the transnational paradigm, remittances are central to maintaining transnational relationships. Immigrants' demonstration of affection and solidarity in the absence of physical propinquity and intimacy is highly contingent on their remittance transfers. Over the years, the motives, determinants, benefits, and consequences of these financial flows on the well-being of recipients in origin communities have been extensively studied. However, the existing literature is mainly informed by economic imperatives, leaving us with limited understanding of the social dimensions of immigrants' remittance decisions. More so, there is a dearth of studies that explore how immigrants' remittance practices affect their lived experiences in destination countries. Considering these research gaps, I employ different statistical techniques (Two-level mixed-effects logistic regression, Pooled OLS regression, and logistic and multinomial regression with lagged dependent variable(s)) to explore the economic and social dimensions of immigrants' remittance behaviour and the impact of these transfers on their well-being in Canada. The analyses are based on data from the Longitudinal Survey of Immigrants to Canada (LSIC, 2001, 2003, 2005).

The study background, research objectives, and questions are outlined in Chapter 1. In Chapter 2, I scope the literature and provide an extensive background on the entire migration process—including the motives, decisions, and opportunities for migration and integration in destination societies, as well as the transnational connections immigrants maintain after migration. In Chapter 3, I move beyond the economically functionalist remittance theories to explore the social dimensions of immigrants' remittance behaviour through the lens of gender and social networks. The primary objective is to determine how the remittance practices of male and female immigrants are uniquely informed by a) their intentions to help their non-migrant relatives and friends relocate to Canada and b) their involvement in ethnic/immigrant associations and religious organizations. The findings suggest that immigrants' social networks in destination and origin societies engender and reproduce gendered remittance practices. In light of my findings, I

recommend the incorporation of network effects and gender into the existing remittance models to broaden our understanding of immigrants' remittance practices. In Chapter 4, I make a theoretical and empirical contribution to the sociology of health literature by examining how immigrants' remittance behaviour affects their emotional health, and the extent to which this relationship varies by gender. The findings demonstrate that sending remittances within the first six months of arrival predisposes immigrants to emotional health problems. However, remitting after six months of arrival provides an “emotional advantage” for immigrants, but this advantage is greater for female immigrants compared with their male counterparts. In Chapter 5, I examine the extent to which immigrants' remittance behaviour stifles their initiatives to fulfill their educational aspirations after migration. The findings suggest that remittance sending—despite its symbolic and moral connotations—can stifle immigrants' pursuit of post-migration education. Findings from Chapters 4 and 5 reveal that immigrants' well-being in destination societies cannot be fully understood apart from their transnational engagements. Hence, I call for the incorporation of transnational theory into the frameworks guiding research on the well-being of immigrants, and, in doing so, I argue that it is essential to consider the role of gender since it circumscribes every aspect of the migration process.

Keywords: Immigrants, Remittances, Transnationalism, Health, Gender, Education, Canada, Social Networks, Religious Organizations, Ethnic/immigrant Associations

Co-Authorship Statement

Chapter 4: Amoyaw, J. A., & Abada, T. (2016). Does helping them benefit me? Examining the emotional cost and benefit of immigrants' pecuniary remittance behaviour in Canada. *Social Science & Medicine*, 153, 182-192.

As the first author, I conceptualized the ideas, acquired, analyzed and interpreted the data, and drafted the paper. My co-author provided guidance on revising the manuscripts for publication.

Although the research and analysis are based on data from Statistics Canada, the opinions expressed do not represent the views of Statistics Canada or the Canadian Research Data Centre Network (CRDCN).

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Chapter One

1 Introduction

Population mobility has always been part of human history. However, with rapidly advancing information, communication and transportation technologies, the scale, nature, and scope of international migration to Canada and other leading immigration countries have grown in volume and changed in character and composition (Castles & Miller, 2009; Massey et al., 1993). Canada has embraced the notion of itself as the *habitus* of mass immigration. In an attempt to take full advantage of the fluidity and flexibility of human capital across the globe, Canada started to adopt ‘open door’ immigration policies in the late 60s to attract immigrants with different skill sets to complement its labour force (Abu-Laban & Gabriel, 2002; Man, 2004). The ethnic composition of immigration to Canada decisively shifted from Europe, which was previously the dominant source, to developing countries in Asia, Middle East, Latin America, and Africa after the liberalization of Canadian immigration policy (Haan, 2012; Mensah, 2014). Since 2000, Canada welcomes more than 200,000 new immigrants from different world regions each year (CIC, 2014). Hence, the country has become increasingly diverse, multiethnic, and multicultural. As at 2011, immigrants represented 20.6% of Canada’s population, and more than three-quarters of non-European immigrants were concentrated in the three major immigrant gateway cities—Toronto, Vancouver, and Montréal (Chui, Flanders, & Anderson, 2011). Immigration is not only an integral and important aspect of Canadian identity but also nation building. A greater proportion of the diverse ethnic immigrant population admitted to Canada are healthy (McDonald & Kennedy, 2004; Newbold & Danforth, 2003; Setia et al., 2011) and possess high human capital (Buzdugan & Halli, 2009; Houle & Yssaad, 2010; Li, 2003) because Canada’s immigration policy prioritizes immigrants who have the physical enablement to effectively channel and utilize their skill sets and experiences to boost the Canadian economy.

Immigrants move to Canada for several economic, political, social, and cultural reasons. Regardless of their migration motives, most immigrants hope and expect that their experiences will improve, at least beyond their pre-migration standard of living, so that they can provide a better life for themselves and their families in the origin and destination societies. Unfortunately, recent immigrants to Canada have less success in the labour market compared with native-born Canadians and earlier immigrant cohorts, although they have

higher levels of education. Prior research suggests that recent immigrants have lower earnings partly because they experience high rates of unemployment and underemployment (Esses, Bennett-AbuAyyash, & Lapshina, 2014; Gilmore, 2009; Houle & Yssaad, 2010; Reitz, 2007; Zietsma, 2010). In 2008, for instance, two-thirds (67%) of university educated newcomers worked in jobs that required college education compared with 55% of established immigrants and 40% of native-born Canadians (Gilmore, 2009). An analysis based on the 2006 Census also shows that, while 62% of Canadian born university graduates were working in jobs that matched their field of study, only 24% of recent immigrants with university degrees were privileged to be in that position (Zietsma, 2010). Insofar as immigrants are unable to find better employment opportunities to apply their skills, arriving immigrants will not be able to fulfill their economic expectations; neither can the economic justification for implementing selective immigration policies (e.g. point system) be fully realized (Esses et al., 2014; Picot, Hou, & Coulombe, 2008). Many scholars have associated the poor economic outcomes of new immigrants to the recessions, the increasing educational attainment of native-born Canadians, discrimination in the labour market, the non-recognition or devaluation of immigrants' credentials, and the expensive and time-consuming process surrounding the assessment of immigrants' professional credentials (Buzdugan & Halli, 2009; Esses et al., 2014; Houle & Yssaad, 2010; Reitz, 2007). Over time, their health also declines because of stressful pre/post-migration factors, such as the lack of social support and resources and discrimination (De Maio & Kemp, 2010; Newbold, 2009; Shooshtari, Harvey, Ferguson, & Heinonen, 2014).

1.1 Study Objectives and Research Questions

The explanations advanced for immigrants' poor labour market outcomes and declining health emphasize the importance of considering pre/post-migration socioeconomic and demographic factors and stressful settlement conditions, but overlook how immigrants' transnational activities impact their well-being. This is a major shortcoming in the literature because migration does not signal an end to pre-migration social relationships and obligations. Although migration distributes members of a family between two or more countries, they continue to share strong bonds of unity and collective welfare (Yeoh, 2009). Most immigrants maintain ties with their non-migrant relatives and friends and fulfil their obligations by engaging in various forms of transnational activities (Castles & Miller, 2009;

Portes, Guarnizo, & Landolt, 1999; Samers, 2010; Vertovec, 2009). Pecuniary remittance is one of the common transnational activities immigrants engage in to sustain and nourish transnational relationships across time and space. From the economic perspective, remittances have transformative and developmental implications for receiving households, communities and countries (Deshingkar, 2009; Hammond, 2010; Kapur, 2003); hence, it has attracted considerable attention from policy makers, non-governmental international organizations, and academic researchers.

Much of the research attention focuses on the motives, determinants, and channels of remittances, which have been discussed almost exclusively from an economic perspective. Hence, we have a limited understanding of the social factors underpinning immigrants' remittance decisions. Prior research suggests that gender and social networks are important social forces that circumscribe migration propensities and immigrants' integration experiences and transnational engagements after migration (Boyd, 1989; Elia, 2006; Hondagneu-Sotelo, 1994; Menjívar, 2002; Ramírez, Domínguez, & Morais, 2005). This notwithstanding, the standard economic remittance models barely recognize gender and social network as crucial determinants of immigrants' pecuniary transfers. Up to now, there is a dearth of studies that explore the links between gender, social networks, and remittance decisions. Considering the theoretical and empirical gap in the literature, I make a case for the incorporation of gender and network effects in the existing economic models by exploring the gender-specific determinants of immigrants' remittance transfers as a function of their social networks at the origin and destination societies. The focus of the dissertation then shifts to the consequences of immigrants' remittance behaviour on their well-being in Canada. Oftentimes, immigrants' well-being and transnational behaviour are studied as separate fields, but I transcend this traditional division by examining the extent to which immigrants' remittance behaviour has implications for their emotional health and initiatives to invest in their education after arrival in order to enhance their labour market success. Four research questions drive the objectives of this research:

1. To what extent is the remittance behaviour of male and female immigrants uniquely informed by their intentions to alter the structure, composition, and size of their social network abroad?
2. To what extent is the remittance behaviour of male and female immigrants uniquely informed by their involvement in destination networks (i.e. ethnic/immigrant associations and religious organizations) in Canada?

3. Does immigrants' remittance behaviour have an effect on their emotional health transitions and, if so, does gender moderate this relationship?
4. Does immigrants' remittance behaviour stifle their educational attainments after migration?

1.2 Organization of the Dissertation

This dissertation is organized into 6 Chapters: Introduction (Chapter 1), Literature Review (Chapter 2), three Integrated Papers (Chapters 3-5), and Discussion and Conclusion (Chapter 6). In Chapter 2, I scope the literature and provide an extensive background on the entire migration process. First, I highlight recent debates on gender and migration, and then discuss the lived experiences of immigrants after migration. Thereafter, I revisit the discourse on transnationalism and show how it can inform the existing theories advanced to explain immigrants' health transitions and post-migration educational attainments.

The first two questions are addressed in Chapter 3. The primary objective is to determine how the remittance behaviour of male and female immigrants is uniquely informed by a) their intentions to help their non-migrant relatives and friends relocate to Canada and b) their involvement in ethnic/immigrant and religious organizations. This Chapter acknowledges that social relationships form the basis of remittances, and hence pre-existing social relationships precede the motive and decision to remit (Grieco, 2004). I move beyond the well-discussed economic determinants of remittances to explore the links between gender, social networks, and remittance decisions. Methodologically, I transcend the "add gender and stir" approach (Hondagneu-Sotelo, 2000), whereby gender is merely introduced as a control variable in the analysis. I adopt a gender sensitive approach by estimating separate models for males and females and testing for significant gender differences in the effects of the covariates. Estimates based on mixed-effects logistic regression and pooled OLS regression models suggest that immigrants' social networks in destination and origin societies engender and reproduce gendered remittance practices. The results demonstrate that much insight can be gained by exploring the social dimensions of remittances while taking the standard economic factors into account.

In Chapters 4 and 5, I contribute to the nascent literature on the consequences of immigrants' remittance behaviour on their well-being. The objective of Chapter 4 is to examine how

immigrants' remittance behaviour affects their emotional health and the extent to which this relationship varies by gender. Findings from the logistic regression models with a lagged dependent variable demonstrate that sending remittances within the first six months of arrival predisposes immigrants to emotional health problems. However, remitting after six months of arrival provides an "emotional advantage" for immigrants, but this advantage is greater for female immigrants compared with their male counterparts. This Chapter clearly shows that immigrants' remittance behaviour has far-reaching gendered implications on their emotional health, which underscores the importance of including transnational theory and gender into the conceptual toolbox for explaining immigrants' health transitions.

Chapter 5 makes an empirical and theoretical contribution to the education literature by examining if immigrants' remittance behaviour stifles the realization of their educational aspirations after migration. Findings from the multinomial regression models with lagged dependent variable(s) suggest that remittances can constrain immigrants' financial capacity to enrich their foreign human capital. The results in Chapter 5 demonstrate that transnationalism provides an option to look beyond pre/post-migration situational and dispositional predictors to explore how retaining cross-border financial ties can have implications for immigrants' post-migration educational attainments.

In Chapter 6, I conclude by highlighting the key findings of the dissertation and showing the interconnection between the three integrated manuscripts (Chapters 3-5). Furthermore, I discuss the implications of the findings in light of the existing literature and suggest directions for further studies and policy discussions.

1.3 Data Source

Analyses for this research are based on data from three Waves of the Longitudinal Survey of Immigrants to Canada (LSIC). Master files of the LSIC data were obtained following the approval of a proposal by the Social Sciences and Humanities Research Council of Canada and Statistics Canada. The LSIC is a national survey administered by Statistics Canada in collaboration with Citizenship and Immigration Canada. The aim of the survey was to collect information from immigrants, aged 15 years and over, who arrived in Canada between October 1, 2000 and September 30, 2001 to understand and facilitate immigrants' settlement, adjustment, and integration in Canada over time. Respondents were asked questions in regard

to their socio-demographic characteristics, citizenship and immigration status, social networks, employment and income status, health status, linguistic skills, housing and educational aspirations and attainments.

The survey questions were administered within 6 months (Wave 1), 2 years (Wave 2), and 4 years (Wave 3) of immigrants' arrival. The sample of the LSIC was created using a two-stage stratified sampling method. First, immigrating units (IUs) were selected using a probability proportional-to-size method and then one member within each IU was randomly selected. Out of the 12,040 immigrants who were randomly selected to participate in the survey at Wave 1, only 9,322 responded to the follow-up survey at Wave 2. By Wave 3, the sample had reduced to 7,716 participants. A noteworthy limitation of the data is the high attrition rate, which can be a major source of bias in the sample across the Waves (Haan, 2012). Given the potential consequence associated with the high rate of attrition, Statistic Canada developed weights to maintain representativeness. It is also important for readers to know that the information available in the dataset was collected from one immigrant cohort and only those who participated in all three Waves of the survey were included in the analysis. These limitations do not, however, preclude the fact that insights from the data have relevance for recent immigrants (Haan, 2012).

Missing data resulting from non-response were handled using multiple imputation techniques (Rubin, 1987). Multiple imputation was employed because the data were missing at random (MAR), which implies that missingness was correlated with observed variables in the data set. When the MAR assumption holds, multiple imputation is better than listwise deletion and other traditional missing data handling techniques (e.g. mean imputation and single imputation) because it produces better statistical inferences and less biased estimates (Allison, 2002; Buhi, Goodson, & Neilands, 2008; Cox, McIntosh, Reason, & Terenzini, 2014; Graham, 2009; Manly & Wells, 2015). Even when data are missing completely at random (MCAR) or the proportion of missingness is small ($< 5\%$), Graham (2009) suggests multiple imputation as a reasonable option. I imputed the missing data based on chained equations—also known as MICE/ICE, sequential regression imputation, or fully conditional specification (van Buuren, 2007). The MICE technique imputes variables based on their own conditional distribution (e.g. binary and nominal categorical variables are imputed using logistic and multinomial logistic regression, respectively); hence, it produces good estimates if one is dealing with both categorical and continuous variables with missing data (van

Buuren, 2007). Descriptive, bivariate, and multivariate analyses were performed after missing data were imputed using Stata 12 and 14. Further discussion on the data, measurement of the variables, and statistical techniques are provided in Chapters 3 to 5.

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Chapter Two

2 Literature Review and Theoretical Framework

2.1 Gender and Migration

Feminism and immigration are two key forces that have radically altered the social landscape of many industrialized countries. However, theoretical and empirical discussions about the causes and consequences of migration have received little feminist attention (Hondagneu-Sotelo, 2000). During the first half of the 20th century, what some scholars have touted as the heydays of developmentalism, international migration was hailed and recognized as a strategic route to mitigating global inequalities (de Haas, 2010). The neoclassical theory strongly reflects this view and maintains that the re-allocation of labour from rural to urban areas or from “less industrialized” to “more industrialized” countries is the prerequisite for economic growth (de Haas, 2010; Massey et al., 1993). According to this ‘push and pull’ model, migration is a function/product of wage differentials between sending and receiving societies, and hence it should cease once wage levels in destination and origin communities converge (Castles & Miller, 2009; de Haas, 2010; Massey et al., 1993).

The new economics of labour migration (NELM) theory emerged to challenge the assumptions of the neoclassical theory. Contrary to the neoclassical perspective, which portrays individuals as rational actors who estimate the cost and benefits of moving to an alternative location where the expected positive net returns to their human capital are the greatest (Massey et al., 1993), the NELM theory maintains that isolated individual actors do not make decisions about migration. Instead, migration initiatives are collective decisions made by families or households intending to minimize and control risks associated with market failures (Massey et al., 1993). While some members may be assigned to work in the local economy, others may be sent to foreign labour markets where employment and wage conditions are better off and/or negatively correlated with that of the origin community so as to guarantee a reliable stream of income, in the form of remittances, especially during economic shocks.

To a large extent, the NELM theory is gender-blind. Proponents of this theory fail to acknowledge that families and households are gendered institutions, and migration decisions

and opportunities are informed by gendered expectations and norms embedded within the family, household, and wider community (Hondagneu-Sotelo, 2000). Looking through a gendered lens, one can acknowledge that gender power relations shape migration decision processes within the family, and the process of migration, in turn, subtly alters aspects of gender relations and power structures within some households (King, Castaldo, & Vullnetari, 2011). For instance, gender norms and power relations embedded in the household fundamentally shape the decision to support specific members of the household to migrate as a means of diversifying risks (Morokvasic, 1991). In households where men are culturally seen fit to migrate, women lose out since access and right to resources and social networks available for migration favour men (Curran, Shafer, Donato, & Garip, 2006; Hondagneu-Sotelo, 2000).

This understanding has propelled a call for scholars to approach migration research from a gendered perspective. Efforts in this regard have become even more necessary considering the increasing rate at which women are migrating independently and, in some instances, as sole breadwinners for their families in the origin community (Mahieu, Timmerman, & Heyse, 2015). This trend reflects the so-called feminization of migration. The factors that drive the recent feminization of migration are numerous and multi-layered. At the individual level, migration seems to be an escape route for some females who feel subjugated since it affords them appreciable levels of independence and autonomy (Morokvasic, 1991; Pfeiffer, Richter, Fletcher, & Taylor, 2007). The macro social and economic trends in most developed countries—e.g. the aging population and the increasing demand for care work and intimate labour in the health sector and domestic circle—have propelled the governments of major immigrant-receiving countries to adopt and implement immigration policies that attract and encourage large inflows of female migrants (Pfeiffer et al., 2007). The United States and Canada, for instance, attract large numbers of female domestic service workers from the Philippines to fill low-paying jobs that cannot be filled by domestic workers. Indeed, policies oriented toward recruiting workers to fill positions in female-dominated professions, like nursing and domestic work, influence the gender composition of immigration flows.

Until recently, females were portrayed as culturally bounded individuals who usually migrated as family followers, trailing wives, or associational migrants for family reunification, and for that reason they were not the main focus in migration studies (Cooke, 2008; Hondagneu-Sotelo, 2000). Initial attempts in the 70s and early 80s to address the

absence of women in migration research propelled some feminist scholars to adopt a “women-only” approach, which overemphasizes the characteristics and experiences of female immigrants at the expense of their male counterparts (Hondagneu-Sotelo, 2000). Other scholars, particularly demographers, merely adopted an “add women and stir approach,” whereby gender is inserted as a control variable to examine if the experiences of male and female immigrants are significantly different (Hondagneu-Sotelo, 2000). Prompted by the awareness that the women only approach and the add and stir approach fail to capture how gender structures uniquely contextualize the migration process for male and female migrants, a new phase of research on gender and migration emerged in the late 80s (Curran et al., 2006; Hondagneu-Sotelo, 2000). This phase of feminist-inspired migration research focuses on the fluidity of gender relations and the gendering of migration patterns by highlighting how gender hierarchies of power, resources, and authority within the household shape migration decision-making processes and opportunities (Curran et al., 2006). The emphasis is not only on how migration is gendered, but also the extent to which gender relations and hierarchies change throughout the process of migration (King et al., 2011).

Although these insights have gained inroads in recent migration scholarship, Hondagneu-Sotelo (2000) argues that gender analyses should not be relegated to the domain of the family and household. In recent times, the call to push gender analyses beyond the domain of the family and household to examine how it permeates other aspects of migration research has increased. The emphasis now is to treat gender as a constitutive element of the entire migration process, including but not limited to sexuality, citizenship, identity, transnational activities, and the lived experiences of immigrants in destination societies (Curran et al., 2006; Hondagneu-Sotelo, 2000). This awareness serves as an important basis for my dissertation.

2.2 Immigration to Canada

Since the early 1990s, a greater share of Canada’s immigrant population comes from non-European countries. This has not always been the case. Understanding the novelty of this development requires a step back in time to recapture the dramatic changes that have reshaped the landscape of Canada’s immigration policies over the last few decades. Canada’s first Immigration Act (1869) was, theoretically speaking, an “open door” policy for immigrants of Caucasian ethnicity who were not labelled as criminals or disabled (Green &

Green, 1999; Makarenko, 2010). The policy was rooted in racial discrimination, and, although it had few restrictions, it favored immigrants from European and American nationalities. After the First World War, immigration to Canada became highly restrictive because of political and economic reasons. Migrants from ‘enemy countries’ such as Germany, Hungary and Austria and those with specific ideological and religious orientations were refused entry into the country (Makarenko, 2010). Canada’s immigration policy assumed a more exclusionary nature so as to maintain social order and harmony within the country. However, after the Second World War, Canada experienced tremendous economic progress and ideas of multiculturalism became more prominent and widely accepted (Boyd & Vickers, 2000; Makarenko, 2010). This eventually led to changes in attitudes toward immigration, thereby fostering greater tolerance for different ideologies, religions, ethnic groups, and nationalities. More so, the notion of immigration as a tool for economic growth began to regain acceptance and recognition by Canadian policy makers. This notwithstanding, the Immigration Act passed in 1952 set out a “preferred class” based on nationality and provided the federal government with the liberty to restrict immigration based on social or economic considerations (Boyd & Vickers, 2000).

Bloemraad and Provine (2013) and Mensah (2014) note, perhaps cautiously, that intense competition from the United States for Western European migrants together with demanding efforts from churches, provincial human rights organizations, ethnic lobbies, and Commonwealth nations in the 60s ushered in a period of rights-based liberalism that propelled the government of Canada to bring an end to all forms of racial and ethnic discrimination entrenched in the immigration laws and policies. After these dramatic changes, the racial/ethnic composition of Canada began to change fundamentally because of the inflow of immigrants from non-European regions, like the Middle East, Latin America, Asia, the Caribbean, and Africa. The new face of immigration—the point system introduced in 1967 and further amended in the 70s and 80s—was intended to serve as an engine to drive economic and population growth (Bloemraad & Provine, 2013).

Canada’s innovative point system for selecting skilled immigrants was based on a set of criteria, which assigns points to applicants based on their education, work experience, language proficiency in English or French, age, arranged employment, and adaptability in Canada (Boyd, 1976; Green & Green, 1999; Iredale, 2005). Within this legal framework, a potential immigrant needs a pass mark of 67 out of 100 points to qualify for a skilled

immigrant permanent residence visa to Canada. In January 2015, the government made amendments to the immigration policy and introduced the Express Entry System of immigration (CIC, 2015a). The Express Entry System requires immigrants to first fill out an online profile that details their demographic and human capital characteristics (education, age, language test, work experience, etc.), which will be ranked against others in a pool using the express compressive ranking system. The maximum point that can be accrued based on these characteristics is 600 out of 1,200. Applicants of the Express Entry Federal Skilled Worker stream get additional 600 points if they get a valid job offer from an employer in Canada or nominated by a province or territory (CIC, 2015b). In fact, the Express Entry System is more restrictive and directed toward the labour market needs of the economy.

Canada also grants permanent residence status based on humanitarian grounds (Refugees) and kinship ties (Family class), but residence based on economic considerations (e.g. skilled immigrants and business class immigrants) is given more priority, considering the apportioning of permanent resident visas (Fuller & Martin, 2012). A greater proportion of immigrants who enter Canada are not only skilled and highly educated, but also healthier compared with the native-born population because of the medical screening associated with the immigration selection process (Buzdugan & Halli, 2009; Dunn & Dyck, 2000; Fuller & Martin, 2012; Newbold & Danforth, 2003). Most of the immigrants admitted through the Federal Skilled Worker class are males (CIC, 2014) partly because Canada's previous point system and recent Express Entry System are gender-blind. These immigration policies subtly overlook broader social factors that influence men and women's ability to acquire the required skills and experience to meet the criteria for selection.

2.3 Immigrants' Post-Migration Educational Attainments and Health Transitions in Canada

Migrating and settling in a new society is a profound life transition that is often accompanied by a variety of stressors, which can impact the health and human capital investment initiatives of immigrants over time. Canada prides itself as one of the most welcoming countries in the world. Since 2000, Canada admits 200,000 immigrants as permanent residents each year (CIC, 2014), and, upon arrival, these immigrants have access to a number of helpful support services and programs developed to enhance their settlement in the Canadian society (Newbold & Danforth, 2003; Shooshtari, Harvey, Ferguson, & Heinonen,

2014). For instance, permanent resident immigrants have access to universal healthcare (Shooshtari et al., 2014) and free language training and employment services to help them search for jobs and acquire Canadian experience through work placements and internship programs (Adamuti-Trache, Anisef, Sweet, & Walters, 2013; Newbold & Danforth, 2003). This notwithstanding, recent permanent resident immigrants experience challenges acquiring jobs commensurate with their foreign credentials and eventually experience deteriorating health outcomes over time (Ferrer & Riddell, 2008; Gilmore, 2009; Houle & Yssaad, 2010; McDonald & Kennedy, 2004; Newbold & Danforth, 2003; Setia, Lynch, Abrahamowicz, Tousignant, & Quesnel-Vallee, 2011; Zietsma, 2010).

2.3.1 Beyond the Human Capital Theory: Screening Theory, Immigrant Human Capital Investment Model, and Chain of Response Model

The human capital theory suggests that higher education, skills, and productive knowledge translate into better labour market outcomes in the form of higher earnings (Becker, 1964; Mincer, 1958). With regard to immigrants, the evidence in the literature suggests otherwise. Although recent immigrants to Canada are highly educated and skilled, they hardly find jobs that match their foreign credentials and work experience (Gilmore, 2009; Reitz, 2007; Zietsma, 2010). In instances where immigrants' credentials have paid off in the labour market, the gains are greater for immigrants from developed countries (e.g. United States, the United Kingdom and Western Europe) relative to those from developing countries (Buzdugan & Halli, 2009). The poor labour market outcomes of recent immigrants, especially those from non-European countries, undermine the assumptions of the human capital theory, which has been criticized for overly emphasizing the importance of individual achievements without considering structural barriers to immigrants' labour market success (Krahn & Lowe, 2002; McBride, 2000).

An alternative, yet complementary, explanation has been offered by proponents and pundits of the screening theory (Arrow, 1973; Spence, 1973). The screening theory considers hiring as a risky and uncertain investment because employers have imperfect information about the productive abilities and knowledge of job applicants at the time of hiring. Oftentimes, employers predict the productive ability of potential employees based on their educational credentials (Spence, 1973). Arrow (1973) explicitly argues that higher schooling does not necessarily ensure superior economic performance; instead, it serves as a credentialing

process, which signals the innate potentials/abilities of job seekers to employers. The reliance on educational credentials—particularly, the status/credibility of the educational institution and the origin country from which the degree was obtained—is a cheap and easy way for employers to sort out individuals with different abilities when making hiring decisions. The poor labour market outcomes of recent immigrants have been primarily attributed to the devaluation or non-recognition of their foreign credentials (Houle & Yssaad, 2010). Drawing insights from the screening theory, it can be argued that immigrants' foreign credentials, especially those obtained from developing countries, do not attract high returns because they are not strong signals of high productivity. In fact, existing evidence shows that the foreign credentials of religious and racial/ethnic minority immigrants are devalued in the labour market partly because Canadian credentialism has racial undertones. Experimental studies by Esses, Dietz and colleagues (2007), Dietz, Esses and colleagues (2009) and Esses, Bennett-AbuAyyash and Lapshina (2014) reveal how subtle prejudice in the hiring process contributes to the discounting of visible minority¹ immigrants' skills. These studies suggest that seemingly legitimate non-prejudicial justifications (e.g. being unsure about the true value of immigrants' foreign-acquired skills²) can facilitate and provide a cover for employers to express their pre-existing bias towards visible minority immigrants, especially those with unaccredited foreign credentials.

In order to mitigate these barriers, prior research emphasizes the necessity for immigrants whose skills are underutilized to enrich their foreign human capital by investing in destination country education, which opens up better job opportunities in the labour market (Adamuti-Trache & Sweet, 2010; Anisef, Sweet, & Adamuti-Trache, 2008; Banerjee & Verma, 2012; Friedberg, 2000). This suggestion reflects the assumptions of the Immigrant Human Capital Investment Model (Duleep & Regets, 1999). This model assumes that investment in host-country human capital will increase the labour market value of immigrants' source-country human capital and facilitate the transferability of their foreign experience and skills. Consequently, it will be more profitable for educated immigrants and immigrants whose skills are less transferable (e.g. visible minority immigrants, refugees, and immigrants with poor language proficiency) to participate in post-migration education (Adamuti-Trache et al., 2013).

¹ The *Employment Equity Act* defines as visible minorities 'persons, other than Aboriginal persons, who are non-Caucasian in race or non-white in colour.' This includes Asians, Chinese, Blacks, Latin Americans, and Arabs.

² These studies, however, suggest that credential accreditation reduces such ambiguities and suppresses the expression of bias against visible minority immigrants.

Although investment in post-migration education pays off in terms of better employment and higher wages (Adamuti-Trache et al., 2013; Reitz & Banerjee, 2007), not all immigrants are able to enroll in educational programs after migration. Researchers have proposed several frameworks that highlight the factors that predispose or hinder adults from participating in learning activities, but Cross' (1981) Chain of Response (COR) model is by far one of the best known and widely used in the literature (Boeren, 2009). In her model, Cross (1981) shows how adult participation in learning activities results from a chain of complex responses to external and internal factors, which either encourage or discourage enrollment in educational programs. The COR model highlights the interplay between self-evaluation/perception³ and attitudes toward education⁴, which, in turn, influence an individual's personal goals and expectations that he or she can successfully complete the intended educational program, and consequently successful completion will lead to the desired rewards. These expectations and goals are influenced by transitions throughout different life stages. Cross (1981) postulates that self-evaluation/perception, attitudes toward education, and personal goals and expectations largely inform an individual's motivation to participate in adult education. Once motivation has been developed, it becomes imperative to consider the opportunities and barriers to pursuing further education. Opportunities refer to the chances available for motivated individuals to participate in educational activities while barriers are factors that hinder their educational initiatives. The latter is the central concept in the COR model.

The barriers to participation in adult education are numerous, but Cross (1981) groups them into three categories: situational, institutional, and dispositional. Situational barriers are those that arise from life situations or circumstances, which can constrain the ability to enrol in educational programs (Adamuti-Trache & Sweet, 2010). These include financial and time constraints, having dependent children, marital status, and other work-related factors like employment status (Adamuti-Trache et al., 2013; Adamuti-Trache & Sweet, 2010). Institutional barriers relate to the practices and procedures that do not encourage adults to participate in educational activities, like inconvenient educational schedules, inappropriate

³ Cross (1981) conceptualizes self-evaluation/perception as the value a person ascribes to himself/herself as a learner—i.e. the extent to which an individual has confidence in his/her learning abilities.

⁴ Cross (1981) asserts that an individuals' attitude towards education is informed by their past learning experiences and/or attitudes and experiences of their friends and other social relations.

entrance requirements, and long duration of courses (Adamuti-Trache & Sweet, 2010; Boeren, 2009). The dispositional barriers constitute negative attitudes and perceptions of oneself as a learner, which can affect confidence to succeed in an educational program. Not being confident in one's ability to succeed because of past educational failures and feeling too old to go back to school are some examples of dispositional barriers (Boeren, 2009).

2.3.2 Explaining Immigrants Health Decline: Determinants of Health Framework

The literature on the physical and mental health of immigrants in Canada shows that new immigrants enjoy a health advantage over earlier immigrant cohorts and the native-born population at the time of arrival—a phenomenon known as the 'healthy immigrant effect' (Ali, 2002; McDonald & Kennedy, 2004; Newbold & Danforth, 2003; Ng, Wilkins, Gendron, & Berthelot, 2005; Setia et al., 2011). However, there is a widespread consensus that the initial health advantage enjoyed by new immigrants declines overtime and eventually disappears (Ali, 2002; De Maio & Kemp, 2010; Newbold, 2009; Setia et al., 2011). It has been shown that immigrants who have lived in Canada for less than 10 years have better health than native-born Canadians, but those who have stayed in Canada for more than 10 years have similar or worse health outcomes (Bergeron, Auger, & Hamel, 2009; Gee, Kobayashi, & Prus, 2004).

Different theories have been advanced to explain the health transitions of immigrants, but the Determinants of Health Framework (DOH) has been widely used in the literature, partly because it incorporates perspectives from diverse social science and public health literature (Dunn & Dyck, 2000). The DOH framework suggests that, although medical care inputs and risky health behaviours (e.g. smoking, poor diet, and lack of exercise) are important determinants of health, the most important antecedents of health are social, cultural, and economic factors (Dunn & Dyck, 2000). In fact, this framework suggests that disadvantaged social and economic circumstances (both individual and structural) are strongly associated with increased health risks (Bierman et al., 2012). Studies situated within this framework primarily attribute immigrants' deteriorating health to unfavourable pre/post-migration socioeconomic and demographic factors and settlement experiences (Asanin & Wilson, 2008; Newbold, 2009). New immigrants are known to experience multiple adjustment challenges like, perceived discrimination (individual and structural), under/unemployment, income

inadequacy, and language and communication barriers as they adapt to the economic and social institutions of the Canadian society (Newbold, 2009; Shooshtari et al., 2014; Xu & McDonald, 2010). These stressors, coupled with the physical separation from family and friends in the origin country, the lack of social support and resources, and the adoption of health risk behaviours (eg. unhealthy eating habits and lack of exercise) have been found to undermine the physical and mental health of immigrants over time (Frisbie, Cho, & Hummer, 2001; Newbold, 2009; Xu & McDonald, 2010).

Although informative, the theoretical and empirical literature discussed above is somewhat deficient since it overlooks the extent to which immigrants' well-being and lived experiences are informed by their cross-border activities. Researchers place emphasis on the pre/post-migration socioeconomic and demographic factors that stifle immigrants' initiatives to enrich their human capital and predispose them to poor health without taking into account how their transnational engagements contribute to the problem. I address this eminent missing link by examining immigrants' post-migration educational attainments and health transitions through a transnational optic.

2.4 Immigrants' Transnational Engagement

In the current global era, where communication and transportation technologies have made it easy and affordable to maintain relationships across multiple geographical spaces, immigrants hardly break ties with their non-migrant relatives and friends (Castles & Miller, 2009; Mensah, 2008; Mensah, Williams, & Aryee, 2013; Murphy & Mahalingam, 2004; Samers, 2010; Vertovec, 2009). Now, more than ever, recent immigrants engage in multiple cross-border activities. They often travel home to visit relatives and friends, run businesses in both destination and origin countries, engage in political activities in their country of origin, and send remittances. Broadly defined as “the processes by which immigrants forge and sustain multi-stranded social relations that link together their societies of origin and settlement” (Basch, Schiller, & Blanc, 1994, 7), transnationalism covers various spheres of social action, and scholars have come up with various typologies to systematize what is known about the phenomenon. For analytical purposes, immigrants' transnational activities can be separated into three interdependent categories — political, sociocultural, and economic (Portes, Guarnizo, & Landolt, 1999; Samers, 2010; Vertovec, 2009).

The political dimension of transnationalism includes various forms of immigrants' direct and indirect political participation in their origin countries. After migration, some immigrants engage in political activism by sending money to support political campaigns and/or continue to vote in their country of origin (DeSipio, 2011). The sociocultural dimension of transnationalism embodies practices that recreate a sense of community and solidarity based on shared cultural understandings of mutual obligation and belonging, which promote cultural and social ties between immigrants and their origin community (Itzigsohn & Saucedo, 2002; Vertovec, 2009). Travelling to attend public festivals in the origin country and participating in ethnic/immigrant associations, sports clubs, and charity organizations linked to the origin country fall within the domain of sociocultural transnationalism since they address immigrants' desire to keep the place of origin within their life world (Itzigsohn & Saucedo, 2002). The economic aspect of transnationalism involves multiple economic activities immigrants engage in as they interact with their relatives, friends, and origin communities as a whole (Portes et al., 1999). Economic transnationalism includes remittances, investments, and entrepreneurial activities that transcend national borders (Castles & Miller, 2009; Itzigsohn & Saucedo, 2002; Portes et al., 1999; Samers, 2010; Vertovec, 2009). This dissertation centers on pecuniary remittance since it is widespread among recent immigrants. Given the magnitude and precipitous growth of remittances across the globe, in-depth analyses of the [economic and social] determinants and consequences of these financial transfers on the well-being of senders have become undoubtedly imperative.

2.4.1 Economic Determinants of Immigrants' Remittance Practices

So far, researchers and policy makers who have examined the motives and determinants of remittances at the micro level have proposed a number of hypotheses, which can be narrowed down to two broad categories: self-interest and altruism⁵. The idea that altruism largely informs the remittance behaviour of immigrants is evident in the literature (Salomone, 2006). The altruism model assumes that migrants decide on their own initiative to transfer part of their income to their relatives in the country of origin due to selfless feelings (Chort, Gubert, & Senne, 2012; Hagen-zanker & Siegel, 2007). This theoretical framework focuses on the satisfaction derived by migrants from contributing to the welfare of their relatives. Although

⁵ It is important to note that these two categories strongly overlap, and it is nearly impossible to separate them at a higher level of abstraction.

intuitively appealing, altruism alone is not a sufficient explanation for immigrants' remittance transfers. Other studies have found that some immigrants are motivated to remit because of their desire to invest and accumulate/inherit assets or prepare for their return to origin country rather than altruism (Carling, 2008; Hagen-zanker & Siegel, 2007; Salomone, 2006). In this sense, remittance is said to be motivated by self-interest, whereby immigrants consider their own well-being and benefits when making decisions about sending remittances (Salomone, 2006).

Beyond these individual-level explanations, some scholars have stressed the importance of conceptualizing remittance as a product of a family-oriented, migration-based, risk-reducing strategy (Carling, 2008; Salomone, 2006). Within this context, remittance can be explained through the lens of the NELM framework, which suggest that market failures in the country of origin can propel household members to adapt the pareto-superior strategy of supporting members of the family to relocate to countries with better opportunities by entering into a type of co-insurance agreement (Salomone, 2006). As a form of migration-based risk-reducing strategy, the co-insurance agreement ensures the management of remittance as a mechanism of redistributing gains (Carling, 2008). Thus, not only do immigrants send remittances to their origin household for investments purposes (especially in times of economic shock), the household also supports migrants in paying for the cost of migration and during spells of unemployment in the destination country (Hagen-zanker & Siegel, 2007). Put succinctly, remittance can be conceptualized as counter-cyclical, whereby both the family and the immigrant act as an 'insurer' and the 'insured'.

Understanding what reinforces compliance with the implicit contractual agreement between immigrants and their households is of utmost importance. Commentators and pundits suggest that the contractual agreement implicit in this framework is motivated and enforced by the simultaneous influence of self-interest and altruism, whereby migrants and their respective households use remittances to pursue personal gain or better each other's welfare (Carling, 2008; Piotrowski, 2006). For instance, Carling (2008) argues that the altruistic satisfaction immigrants derive from contributing to the welfare of their relatives facilitates and enforces contractual agreements, which are mutually beneficial. Piotrowski (2006) also highlights that immigrants' personal aspiration to return to their origin community or to inherit a property can be an incentive for them to send remittances in accordance with the contractual agreement.

2.4.2 Stepping into the Social Dimensions: What is the Role of Gender and Social Networks?

Although the standard economic theories have proved to be useful and indispensable in remittance scholarship, they fail to take in-depth account of the social dimensions underpinning immigrants' remittance decisions, which makes their explanations—from the sociological perspective—very simplistic and superficial. Pecuniary remittance is not merely an economic activity; it is a complex transnational process, which embody values and relations that transcend national boundaries (Hoang & Yeoh, 2015). In essence, there are cultural values and gender and social network expectations and obligations underlying immigrants' remittance motives and decisions. However, the existing economic models overlook how gender and social networks inform immigrants' remittance decisions. Gender and social networks deserve special attention because the literature suggests that the entire migration process is gendered and informed by immigrants' social networks in the origin and destination societies (Boyd, 1989; Elia, 2006; Hondagneu-Sotelo, 1994; Kanaiaupuni, 2000; Menjívar, 2002; Ramírez, Domínguez, & Morais, 2005). Although the effect of gender and social networks have been acknowledged and incorporated in research on the determinants of migration and immigrants' settlement and integration in destination societies, there is a dearth of studies that consider how these social systems inform immigrants' transnational engagements, particularly their remittance behaviour.

2.4.3 Gender and Remittances: Are Women Better Remitters than Men?

As I have already alluded, the rate at which women are migrating independently and, in some instances, as sole breadwinners who contribute to the economic well-being of their families by sending remittance, is on the rise (Mahieu et al., 2015; Sørensen, 2005). This trend has propelled scholars to advocate and stress the importance of adopting a gendered lens to explore how the lived experiences and remittance behaviour of female immigrants differ from their male counterparts. So far, efforts to examine immigrants' remittance behaviour from a gendered perspective are far from satisfactory, and at best can be described as perfunctory. Most quantitative researchers, for instance, merely control for gender to test for significant differences in the remittance behaviour of male and female immigrants instead of adopting a disaggregated gender approach to examine gender-specific remittance patterns.

This notwithstanding, findings from both quantitative and qualitative studies suggest that immigrants' remittance behaviour varies by gender, albeit the findings are mixed. At one extreme, men have been found to remit more than women (Houle & Schellenberg, 2008; Semyonov & Gorodzeisky, 2005; Unheim & Rowlands, 2012), and at the other extreme women have been labelled as more reliable and consistent remitters than men (Parreñas, 2001; Tacoli, 1999). King and colleagues (2011), however, argue that asking whether women are better remitters than men is not the right question. Instead, more attention should be devoted to exploring how gender power relations and structures and cultural processes, systems, expectations, and obligations in both origin and destination households underpin immigrants' remittance practices (King et al., 2011; Wong, 2006).

Consistent with this line of thought, some scholars suggest that men remit more because they have higher income and are expected to send more money since they are often breadwinners of their family in the origin society (Holst, Schafer, & Schrooten, 2012; Semyonov & Gorodzeisky, 2005). Studies that have found women to be more altruistic and reliable remitters despite their lower income claim that women attach higher importance to their origin family than men (Chant & Radcliffe, 1992; Tacoli, 1999). Other scholars also argue that women are more likely to remit because their feminine roles as mothers and caregivers in the family transcend national borders and persist even after migration (Chant & Craske, 2003; Wong, 2006). As a result, they often carry greater responsibilities for maintaining transnational family linkages (Parreñas, 2001; Wong, 2006). It goes without saying that immigrants' remittance practices are intimately bound up in and regulated by conceptions of their masculine and feminine responsibilities in the family (Goldring, 2004). Immigrants' gendered remittance behaviour is, therefore, dictated by value introjections, which have its roots in culture and diffused through socialization. Put succinctly, immigrants' gendered remittance practices are informed by their socialized understanding of what is morally acceptable, appropriate, and noble within the confines of their culture. Hence, it is important to acknowledge that cultural differences between migrant-sending countries possibly explain part of the gender differences in remittance behaviour (Vanwey, 2004).

2.4.4 Social Networks Abroad and Remittances

The arguments presented above reinforce the notion that remittances are not merely motivated by immigrants' altruistic feelings or self-interest (Grieco, 2004). In some instances, remittance is a function of normative reciprocity, whereby immigrants repay others for their previous good deeds. There is also evidence to suggest that most immigrants send part of their hard earned income simply because it is the right thing to do to maintain transnational ties with members of the social network abroad—consisting of family members and friends (Macpherson, 1994; Small, 1997; Vete, 1995). As already noted, immigrants' social ties and obligations to their families do not cease after migration; in fact, their financial responsibilities and obligations tend to increase because they are perceived to be in a better economic position to financially support presumably impoverished members of their origin social network.

From a sociological perspective, pre-existing social relationships between immigrants and their non-migrant relatives and friends precede the motivation to remit (Grieco, 2000), and remittances, for that matter, sustain, nourish, strengthen, and renew these social relationships. Remittances are not only informed by immigrants' intentions and obligations to maintain ties with their non-migrant family and friends, but also their intentions and obligations to assist them in relocating to the destination society. Empirical evidence suggests that male and female immigrants support and maintain ties with different members of the social network. While male immigrants tend to maintain strong ties with close family members (Holst et al., 2012), female immigrants remain connected to a wider circle of network members (Orozco, Lowell, & Schneider, 2006). Taking cues from these studies, it is expected that male immigrants will provide financial support to close relatives if they have intentions of helping them relocate to the destination society. Female immigrants, on the other hand, will financially support both extended and immediate family members if they have intentions of helping them migrate to the destination society.

2.4.5 Remittance as a Function of Destination Networks

Ethnic/immigrant associations and religious organizations are destination networks, which have been studied extensively in the literature. These destination networks are important sources of assistance for most immigrants. Ethnic/immigrant associations and religious organizations serve as vital information sources on job opportunities and medical services,

and provide support for new migrants in times of economic hardships and housing difficulties (Chen, 2008; Connor, 2011; Foley & Hoge, 2007; Mazzucato, 2009; Menjívar, 2002; Mensah et al., 2013). The social capital, emotional support, and tangible resources produced within these network organizations can offset some of the stress associated with adapting and integrating into a new society.

On the other hand, ethnic/immigrant associations help to preserve immigrants' cultural identity in destination societies. This kind of destination network functions as a proxy of the origin country in the destination country, and, as a result, it encourages and promotes immigrants' cultural and social ties to their origin community. Members of ethnic/immigrant social network maintain and internalize solidarity norms and gendered value introjections that highlight the importance of maintaining ties to social network members in the origin community, and this somewhat reinforces gendered remittance practices (Chort et al., 2012; Grieco, 2004). Religious organizations also engender the remittance behaviour of immigrant members (Houle & Schellenberg, 2008). Some scholars argue that the moral narrative of generosity and love enshrined in the doctrine of most religions explains why immigrants who are involved in religious associations are more likely to remit than their uninvolved counterparts (Ecklund, 2006). Mention must be made, however, that participation in religious organizations comes with financial responsibilities (Bekkers & Schuyt, 2008; Turcotte, 2012), and this can limit the amount of money active members can send to their family and friends left behind.

2.5 The Missing Link: Bringing Transnationalism into the Health and Education Discourse

The developmental and transformative effects of remittances in receiving households and communities have been highlighted in the literature. At the macro level, remittances represent an important source of international development finance, which is less volatile than other capital flows, like Foreign Direct Investments and Official Development Assistance (Hammond, 2010; Kapur, 2003). At the micro level, research suggests that remittance transfers contribute to poverty alleviation, specifically in terms of everyday diet and access to health and basic education (Deshingkar, 2009; Hugo, 2002; Kapur, 2003; Quisumbing & McNiven, 2010), although there are concerns that these transfers perpetuate inequalities

between the rich and poor and breed remittance-dependency within migrant-sending communities (de Haas, 2005, 2010).

While the effects of pecuniary remittances on the well-being of recipients have been studied extensively, the consequences of these transfers on the well-being of senders have received less research consideration. In the literature, immigrants' transnational practices and lived experiences in destination societies (e.g. their health transitions and post-migration educational aspirations) are studied as separate subfields, although they are inextricably linked in diverse ways. Remittance sending can be costly to immigrants because it is a hidden expenditure, which can constrain their financial ability to cater for themselves and their family in the destination society (Shooshtari et al., 2014). Considering that recent immigrants to Canada are known to have less success in the labour market (Gilmore, 2009; Reitz, 2007; Zietsma, 2010), sending remittance can further slowdown or stifle their initiatives to enrich their foreign human capital, which can help them successfully compete in the Canadian labour market. For many immigrants, remittance sending is a burden (Hammond, 2010), and this forces most of them to stretch their already meagre income. Taking into account the findings of previous studies that suggest that financial strain and mental health problems are positively correlated (Williams, Kooner, Steptoe, & Kooner, 2007), sending remittances from constrained finances can negatively affect immigrants' mental health over time.

It is important to note, however, that immigrants' remittance expectations and practices vary by gender and so does their labour market outcomes in destinations societies. Although immigrants generally face challenges in the labour market, the situation of female immigrants tends to be far worse than male immigrants (Gammage, Paul, Machado, & Benitez, 2005). This notwithstanding, female immigrants experience high social pressure to financially support their non-migrant family and they often succumb to these demanding family expectations regardless of their limited income (Wong, 2006). Prior research suggests that female immigrants often have to work long hours, take multiple jobs, and minimize their consumption levels in order to save enough money to sustain themselves and support their relatives back home (Datta et al., 2007), and this can, in turn, have a negative effect on their health. Despite their higher earnings, male immigrants are also expected to maintain their

breadwinner status⁶ by sending large sums of money to their relatives in the origin country, while providing for themselves and their family in the destination society (Johnson & Stoll, 2008; Rahman, Tan, Ullah, & Ahsan, 2014). The pressures to maintain their transnational breadwinner status can result in role strain, which can be detrimental to their emotional health.

In spite of the potential consequences of sending remittances, a large proportion of immigrants still remit since these financial transfers are economically, socially, morally, and emotionally important to them and their non-migrant family. Consequently, immigrants who are unable to fulfill their remittance expectations and obligations are likely to experience shame and loss of status and prestige in the origin community (Mckay, 2004), and this can also have negative implications on their emotional/mental health. On the other hand, immigrants' ability to fulfill their remittance obligations can generate positive psychological states, which can boost their emotional health (Alcántara, Chen, & Alegría, 2015). The emotional benefits associated with fulfilling one's remittance obligations may be higher for female immigrants since they tend to derive a greater sense of satisfaction from their altruistic behaviour than their male counterparts (Hammond, 2010). Moreover, remittance sending can improve the social status of female immigrants and enhance their opportunities to negotiate spaces of power within their transnational network (Hammond, 2010; Holst et al., 2012; Suksomboon, 2008; Zontini, 2004).

All in all, the focus of this dissertation is to examine the gender-specific determinants of immigrants' remittance behaviour as a function of their social networks in the destination and origin societies and to demonstrate the extent to which their remittance practices have implications for their post-migration educational attainments and health transitions. To the best of my knowledge, this is the first research of its kind in the Canadian context, and as such the findings will not only inform policy discussions on immigrants' health and educational attainments, but also stimulate further research on the relationship between immigrants' well-being and transnational engagements.

⁶ Contextual differences, however, exist. The case of Filipino immigrants is a notable example: there is ample evidence to suggest that most female immigrants from the Philippines are breadwinners for their family in the origin country (Parrenas, 2010).

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Chapter Three

3 Gender-Specific Determinants of Remittances: Examining the Linkage Between Gender, Social Networks, and Remittance Decisions

3.1 Introduction

The precipitous volume of remittances sent by migrants worldwide has brought renewed interest in the development potential of migration after decades of skepticism (de Haas, 2010). In many developing countries, remittances have emerged as one of the most stable sources of international development finance, exceeding Foreign Direct Investments and Official Development Assistance (Hammond, 2010; Kapur, 2003). Consequently, remittances have gained considerable attention from governments, humanitarian actors, global financial organizations, and scholars (Fagen, 2009). So far, the attention has been on the motivations, determinants, and impacts of remittances mainly from an economic perspective, leaving us with very little information on the social dimensions of immigrants' remittance decisions (King, Castaldo, & Vullnetari, 2011). The social dimensions of immigrants' remittance behaviour have been relatively unexplored partly because economic imperatives predominantly inform the standard theoretical frameworks guiding remittance scholarship.

Most scholars acknowledge that migration propensities are informed by economic, social, and political factors. From a sociological perspective, for instance, gender and social networks are important social factors that circumscribe the entire migration process—e.g. the motives, decisions, and opportunities for migration; the lived experiences of immigrants in destination societies; and the transnational connections they maintain with their family after migration (Boyd, 1989; Elia, 2006; Hondagneu-Sotelo, 1994; Menjívar, 2002; Ramírez, Domínguez, & Morais, 2005). Nevertheless, researchers have been slow to incorporate the role of gender and the effect of social networks in the economic models explaining immigrants' remittance behaviour (Orozco, Lowell, & Schneider, 2006). There is, however, a nascent strand of literature that has begun to explore the links between gender, social networks, and remittance sending (see Holst, Schafer, Schrooten, 2010; Holst, Schafer, & Schrooten, 2012; Orozco et al., 2006). Holst and colleagues (2010, 2012) and Orozco and colleagues (2006) have examined how the structure of origin social networks and the relationship between senders and recipients uniquely inform the remittance behaviour of male

and female immigrants. Although findings from these seminal studies are insightful and informative, they provide only a partial understanding of network effects since they do not consider how destination social networks influence immigrants' remittance behaviour. On the other hand, some scholars have examined how immigrants' involvement in organizational networks in destination societies (e.g. ethnic/immigrant associations and religious organizations) influences their remittance behaviour (see Houle & Schellenberg, 2008; Kelly & Solomon, 2009). However, most of these studies lack a gender-specific focus and often overlook how sender/recipient relationships shape remittance decisions. As it stands now, what is known about the relationship between gender, migrant social networks, and remittance behaviour is fragmented, marginal, and under-theorized.

This paper, therefore, presents a holistic perspective on the linkage between gender, social networks, and remittances by examining immigrants' gendered remittance practices as a function of their social networks in the origin and destination societies. With regard to the former, I am not simply interested in how the composition and size of immigrants' origin social networks (made up of family members, kin, and friends) inform their decision to remit. Instead, I examine the extent to which immigrants' intentions to alter the composition and size of their origin social networks influence their remittance decisions. Thus, the first objective of this paper is to capture how the remittance practices of male and female immigrants are shaped by their plans to reunify with their non-migrant relatives and/or friends in the host society. As a starting proposition, I argue that immigrants' gendered remittance practices are not only reinforced by their intentions to maintain ties with their social networks abroad, but also their plans to alter the composition of these social networks through family reunification. This perspective opens up further discussions on how remittance sending can be an indirect initiative by immigrants and their families to circumvent restrictive family reunification policies.

The second objective of this paper is to examine how the remittance behaviour of male and female immigrants is influenced by their involvement in destination networks (i.e. ethnic/immigrant associations and religious organizations). The literature has highlighted the invaluable role ethnic/immigrant associations and religious organizations play in fostering the integration of immigrants in destination societies (Mazzucato, 2009; Menjívar, 2002). At the same time, these destination networks create social spaces that encourage immigrants to maintain ties to their origin countries (Grieco, 2004), albeit in gendered ways. As already

noted, little effort has been devoted to exploring how the relationship between remittance sending and involvement in religious organizations and ethnic/immigrant associations varies by gender. Thus, this paper makes an important empirical contribution to the literature by examining the extent to which religious organizations and ethnic/immigrant associations engender and reproduce gendered remittance practices. The overarching motivation to explore immigrants' remittance behaviour through the lens of gender and social networks is inspired by the need to move beyond the economically functionalist approaches adopted in the remittance literature to examine the social construction and reproduction of remittances.

3.2 Literature Review and Theoretical Framework

3.2.1 Microeconomic Theories and Determinants of Remittances

The dominant theoretical frameworks that inform remittance scholarship have their roots in economics, stemming from the work of Lucas and Stark (1985). The classic microeconomic models mainly distinguish between altruistic and self-interest remittance motives. The altruism viewpoint suggests that immigrants' remittance decisions are informed by selfless feelings (Chort, Gubert, & Senne, 2012; Hagen-Zanker & Siegel, 2007; Lucas & Stark, 1985; Orozco et al., 2006; Vanwey, 2004). Hypothetically, remittances based on altruism are expected to increase with immigrants' income, the size of the receiving household, and presence of immediate family members in the country of origin, and decrease with increasing recipients' income (Funkhouser, 1995; Hagen-Zanker & Siegel, 2007; Salomone, 2006). In contrast, the self-interest model suggests that remittances are inspired by immigrants' desire to maintain investment in the origin household, pay for caretaking services, prepare for future return, acquire status and prestige, or inherit property in the community of origin (Carling, 2008a; Hagen-Zanker & Siegel, 2007; Salomone, 2006). In this case, remittances are expected to increase with immigrants' income, the probability that they will inherit a property, and the level and quality of caretaking services provided on their behalf in the origin country (Salomone, 2006).

Although the literature provides much evidence in support of altruism and self-interest (Agarwal & Horowitz, 2002; Osili, 2004; Vanwey, 2004), other studies suggest that remittances can be sent because of an inter-temporal, mutually beneficial, implicit contractual agreement between migrants and their families in the country of origin (Holst, Schäfer, &

Schrooten, 2010; Salomone, 2006). This contractual agreement is expressed in relation to two main components: investment and risk. If the latter exists, remittance is seen as a product of a co-insurance agreement, but in the case of the former, remittance represents a loan repayment (Salomone, 2006). According to the co-insurance agreement model, remittance is the outcome of a migration-based risk-reducing strategy whereby the origin household supports specific members of the family to relocate to countries with better opportunities to work and insure the household against income shocks caused by economic downturns (Carling, 2008a; Salomone, 2006). In cases where migration is not a pareto-superior strategy, the loan repayment model offers an alternative explanation for the existence of remittances. The loan repayment model conceptualizes remittance as a repayment of an informal and implicit loan for prior investments in immigrants' pre-migration human capital and/or the cost of their migration (Carling, 2008a; Holst et al., 2010; Salomone, 2006). According to these theoretical models, remittance is not expected to decrease over time, but it is expected to increase with migrants' education, income, and the cost of migration (Holst et al., 2010; Salomone, 2006).

3.2.2 Bringing Gender into the Migration and Remittance Discourse

The standard economic models discussed above overlook gender differences in migration patterns and remittance decisions (Holst et al., 2010; Orozco et al., 2006). Since the late 80s, there has been a strong emphasis on the importance of exploring the structuring impact of gender on migration patterns (Boyd & Grieco, 2003; Hondagneu-Sotelo, 2000; Kofman, Phizacklea, Raghuram, & Sales, 2000), and this perhaps, corresponds to the so-called feminization of migration. The feminization of migration speaks to the ever-growing number of female migrants, especially those migrating independently to take advantage of economic opportunities, and the increasing visibility of women in migration studies (Kofman et al., 2000; Mahieu, Timmerman, & Heyse, 2015).

The growing visibility and attention to the unique experiences of female migrants, as opposed to male migrants, propelled the development of a gendered perspective in migration studies (Mahieu et al., 2015). This perspective acknowledges that migration is a gendered process since gender relations structure migration at every level (Grieco & Boyd, 1998). At the household level, for instance, the motives, decisions, and opportunities for migration are

fundamentally informed by complex gendered structures, interactions, and hierarchies (Hondagneu-Sotelo, 1994; Kanaiaupuni, 2000). These gendered structures and hierarchies inform the distribution of resources and information that can support, discourage, or prevent migration (Boyd & Grieco, 2003). Insights from prior research suggest that women have less decision-making power in the household; hence, they tend to have limited influence on migration decisions and fewer opportunities for migration. This notion suggests that gendered power relations and structures within the household determine gender-specific motivations and propensities to migrate (Boyd & Grieco, 2003).

Since gendered structures and relations determine migration decisions and opportunities, most scholars also agree that the outcomes of migration (e.g. remittances) are influenced by gendered relations and structures within households and vice versa (King et al., 2011; Ramírez et al., 2005). Although there is reasonable evidence to suggest that the relationship between gender and remittance is dynamic and reciprocal, many scholars hardly examine immigrants' remittance behaviour from a gendered perspective. In most quantitative studies, for instance, gender is often introduced as a control variable, without any real intention of detailing and explaining gender-specific differences in remittance transfers (Boyd & Grieco, 2003; Hondagneu-Sotelo, 2000). Research efforts to move beyond the perfunctory inclusion of gender as a mere control variable have been insightful, although the findings are mixed. According to some scholars, female immigrants send a greater share of their income and are often more consistent and reliable remitters than their male counterparts (Hammond, 2010; Parreñas, 2001; Sørensen, 2005; Tacoli, 1999; Vanwey, 2004). This is often explained in reference to women's caring and altruistic nature (Vanwey, 2004). Moreover, research shows that female immigrants have greater moral obligations to financially support their relatives in the origin country (Åkesson, 2009; Blue, 2004; Dreby, 2010; Osaki, 1999). Female immigrants are usually expected to practice self-denial and self-sacrifice (Abrego, 2009; Blue, 2004; Dreby, 2010) since they are often under social pressure to respond to the needs of a wider circle of their transnational family (Parreñas, 2001; Wong, 2006). On the contrary, other scholars have found that male immigrants are better remitters than their female counterparts (Houle & Schellenberg, 2008; Unheim & Rowlands, 2012). It is suggested that male immigrants remit more because they earn more and are often breadwinners for their relatives in the country of origin (Holst et al., 2012; Semyonov & Gorodzeisky, 2005). These arguments place gender differences in remittance behaviour against the backdrop of gender expectations and inequality (Sørensen, 2005). I augment these ideas by discussing how

immigrants' intentions to alter the composition and size of their social networks abroad and their involvement in destination network organizations inform gender differences in remittance behaviour.

3.2.3 Altering the Composition of Origin Social Networks Through Remittances: What is the Role of Gender?

To answer this question, I draw some basic ideas from the work of Grieco (2004), Holst and colleagues (2010, 2012), and Orozco and colleagues (2006). These scholars recognize that social ties and relationships fundamentally underpin remittance transfers. According to Grieco (2004), remittances are not merely a by-product of immigrants' altruism or self-interest; rather, they represent immigrants' efforts to build and maintain social capital and relationships with members of their social network abroad. This sociological explanation clearly suggests that the presence of social networks in the origin country is an essential precondition for remittance (Holst et al., 2010; Orozco et al., 2006). Taking this argument further, Grieco (2004) suggests that remittance decisions are informed by the nature and strength of the sender/recipient relationship. In fact, immigrants maintain social ties of varying levels of intensity with specific members in the transnational network—a strategy Bryceson and Vuorela (2002) have termed “relativizing.” Prior research suggests that immigrants often send remittances to individuals who have high relative importance in their social network (Holst et al., 2010). For instance, an immigrant who has his/her spouse, children, or parents in the country of origin would be more likely to remit because the social ties that define immediate family relationships are strong and important to preserve. Should any of these immediate family members join the immigrant in the receiving society, the size, composition, and relative importance of the social network in the origin country decreases, and this can, in turn, decrease the likelihood of remitting.

These insights suggest that the structure of transnational networks is not static, and family reunification is one of the social processes that alters the size, composition, and relative importance of immigrants' social networks in the origin country. It is true that the household unit in the origin country can support some of its members to migrate as a way of insuring against unforeseen economic shocks. However, conceptualizing migration-oriented support mainly within the localized context of the origin household is narrow since immigrants can also help their non-migrant relatives relocate to the destination country. In fact, cursory

evidence suggests that facilitating the migration of other relatives is one of the essential elements of the ‘migration ethos’ (Carling, 2008b). This notion implies that migration-oriented support can be given and received within transnational spaces. Immigrants can facilitate the migration of non-migrant relatives by sponsoring them or providing financial assistance, information, advice, and other forms of nonfinancial assistance. In this paper, I focus on financial support by examining the extent to which immigrants’ intentions to help their family and friends migrate to Canada influence their remittance behaviour.

Immigration to Canada is predominantly regulated by the 2001 Immigration and Refugee Protection Act. Each year, Canada accepts immigrants for permanent residence under three broad categories: Economic class (e.g. skilled or business immigrants), Family class, and Refugee class. Business class immigrants are admitted based on their financial capital to start businesses and invest in the Canadian economy, whereas skilled immigrants are admitted based on their human capital characteristics. Prior to 2015, skilled worker applicants were assessed based on a point system, which awarded points for education, language proficiency, age, work experience, arranged employment, and adaptability (Boyd, 1976; Green & Green, 1999; Iredale, 2005). In order to be successful, applicants were required to have a minimum of 67 out of 100 points. Refugees, on the other hand, are admitted on humanitarian grounds while family immigrants are admitted based on kinship ties. The criteria for family reunification, however, favour immigrants’ close relatives because the Canadian family reunification policy defines ‘family’ more narrowly than often assumed. The policy allows citizens or permanent resident immigrants to sponsor their spouses, common-law partners, conjugal partners, dependent children, parents and grandparents provided they can demonstrate their ability to support them upon arrival (CIC, 2011). Unfortunately, the conditions for sponsoring siblings and extended family members are more stringent. Per the law, siblings, nieces, nephews, and grandchildren can be sponsored only if they are less than 18 years old, orphaned, and not in any conjugal relationship (CIC, 2011).

It must be emphasized, however, that sponsorship merely paves the way for migration. As one would expect, immigrants who are in the position to sponsor their relatives are usually expected to send remittance to help defray the migration costs of their sponsee. It is also worth noting that immigrants who cannot sponsor their relatives because they do not meet the stringent criteria can still send remittance to enhance their prospects of migrating under different immigration streams. For instance, immigrants who intend to help their siblings and

extended family members who are not eligible for sponsorship can send remittances to invest in their human capital, thereby increasing their chances of migrating, perhaps as international students or skilled immigrants. In Canada, foreign nationals who have been accepted to study full-time in any publicly funded institution are eligible to apply for a study visa (CIC, 2016). Upon arrival, international students and graduates have the opportunity of applying for permanent residence through the Canadian Experience Class, Provincial Nominee Program, and Federal Skilled Worker Program.

Certainly, gender roles and expectations contextualize the relationship between family reunification intentions and remittance behaviour. As already highlighted, the propensity to remit differs by gender since male and female immigrants have different functions in the transnational network (Holst et al., 2010). Prior studies suggest that male immigrants typically remit to their immediate family (e.g. spouses and children) in the home country (Holst et al., 2012). Female immigrants, on the other hand, tend to send money to both immediate and extended family relations (Orozco et al., 2006). Against this backdrop, I hypothesize that both male and female immigrants will be more likely to remit if they intend to provide migration-oriented assistance to immediate family members. However, female immigrants will be more likely to remit if they intend to support extended family relations relocate to Canada. With regard to the amount remitted, I expect male immigrants to remit more, especially if they intend to support immediate relatives, given their traditional masculine role as providers for their family.

3.2.4 Gender, Destination Networks, and Remittance

The literature provides substantial evidence of the positive effects of destination organizational networks on the well-being of immigrants. It is well known that ethnic/immigrant associations and religious organizations often help immigrants' get access to job opportunities, housing, and informal healthcare and cope with problematic situations, like losing a job or a family member (Boyd, 1989; Chen, 2008; Connor, 2011; Foley & Hoge, 2007; Mazzucato, 2009). Although much less documented, some scholars have highlighted that these organizational networks can have a positive effect on immigrants' remittance behaviour (Grieco, 2004; Houle & Schellenberg, 2008).

Prior research suggests that ethnic/immigrant associations re-establish most of the behavioural norms and cultural values of the origin society in the destination country. Put succinctly, ethnic/immigrant associations create social spaces where the traditional values, customs, and gender norms of the origin country can be celebrated and reaffirmed (Grieco, 2004). The cultural orientations engendered by ethnic/immigrant associations can renew immigrants' attachment to their origin society and strengthen their links to non-migrant relatives and friends—an attachment, which can be expressed by sending remittances (Grieco, 2004). Elia (2006) and Chort and colleagues (2012) also assert that remittance sending is often reinforced by co-ethnic members who constantly remind one another of their cultural obligations and duties to their family in the country of origin. Moreover, the reinforcement of remittance sending among co-ethnics is dictated by the cultural expectations associated with the gender norms and roles of the origin country, which have been re-established and internalized by ethnic/immigrant associations. Based on these assertions, I hypothesize that male and female immigrants who participate in ethnic/immigrant associations will be more likely to remit; but in regard to the level of remittance, I expect male immigrants to remit more since they may be expected and encouraged to conform to their role as breadwinners/providers for their families in the country of origin.

The sociology of religion literature portrays a strong positive relationship between religiosity and prosocial behaviors (Bekkers & Schuyt, 2008; Cadge & Ecklund, 2007; Ecklund, 2006). Prior studies have shown that religiously active immigrants tend to participate in voluntary civic actions and are often more concerned with promoting the common good of others (Ecklund, 2006). It is, therefore, not surprising that immigrants who participate in religious organizations have a higher likelihood of sending remittances to their family and friends than those who do not participate in religious organizations (Houle & Schellenberg, 2008; Kelly & Solomon, 2009). The positive relationship between remittance transfers and religiosity reflects the moral narrative of generosity enshrined in the doctrines of most religions (Ecklund, 2006). These insights provide a strong basis to expect that both male and female immigrants who actively participate in religious activities will be more likely to remit relative to their counterparts who are not involved. I, however, acknowledge that active participation in religious activities often comes with financial obligations since most religious organizations depend on the charitable donations of their members (Turcotte, 2012). cursory evidence shows that the financial contributions of active members of religious organizations vary by gender. The literature suggests that females are more likely to donate to charitable

organizations, but, with regard to the average amount donated, males seem to be more generous (Bekkers, 2004; de Wit & Bekkers, 2012; Sokolowski, 1996). In light of these findings, I hypothesize that active participation in religious activities can decrease the level of remittance, especially for male immigrants who often give more money to support charitable/religious organizations.

3.3 Materials and Method

3.3.1 Data Source

Data for this study were drawn from the Longitudinal Survey of Immigrants to Canada (LSIC) collected by Statistics Canada in collaboration with Citizenship and Immigration Canada. The LSIC is a national survey that collected information from immigrants who arrived in Canada between October 1, 2000 and September 30, 2001. The sample of the LSIC was created using a two-stage stratified sampling method. First, immigrating units (IU) were selected using a probability proportional-to-size method and then one member within each IU was randomly selected. Only individuals aged 15 or older were eligible to be selected and followed-up throughout the survey. A total of 12,040 individuals were interviewed at baseline – about six months after their arrival in Canada. Approximately 18 months later (Wave 2), 9,322 respondents answered the follow-up questionnaire. Four years after arrival (Wave 3), only 7,716 respondents were re-located and interviewed a third time. The survey weight designed by Statistics Canada was used to ensure that data at the second and third Waves were representative of the population at Wave one in order to adjust for attrition. Access to this data was obtained following the approval of a proposal by the Social Sciences and Humanities Research Council of Canada and Statistics Canada.

3.3.2 Measures

3.3.2.1 Outcome Variable

There are three outcome variables in this study: remittance decision, remittance amount, and remittance as a share of immigrants' total household income. Remittance decision was measured at all 3 Waves of the survey. At Wave 1, respondents were asked whether they have sent money outside Canada to relatives or friends since they came to Canada. The response was coded '1' if the respondent sent remittance and '0' if they did not. At Waves 2 and 3, immigrants were asked whether they had sent money outside Canada to relatives or

friends since their last interview. If they had remitted, a follow-up question inquiring how much they sent was posed to measure their level of remittance in dollar amount. I also operationalized immigrants' level of remittance as a share of their total household income. The share of household income remitted is simply the proportion of immigrants' economic family income received from inside and outside Canada in the last 12 months transferred to family and friends abroad.

3.3.2.2 *Independent Variable*

The key independent variables are a) immigrants' intentions to alter the composition/size of their social network abroad by providing migration-oriented assistance to their non-migrant relatives and friends and b) immigrants' participation in ethnic/immigrant associations and religious organizations in Canada. Immigrants' intention to alter the composition/size of their social network abroad was operationalized based on the following Wave 1 questions: Is there anyone now living outside Canada whom you or your family want to help immigrate to Canada? Those who responded in the affirmative were asked to specify the nature of their relationship with that individual. They were asked to identify if the person(s) they intend to help is their spouse/common-law partner, child(ren), parent(s), grandparent(s), sibling(s), uncle(s)/aunt(s), cousin(s), in-law(s), niece(s)/nephew(s), grandchild(ren), friend(s) and others. I generated a new variable termed "Provide Migration Assistance" based on their responses and re-categorized it as follows: 0= no intention to help anyone relocate to Canada; 1= intention to help spouse and/or children alone; 2= intention to help parents and/or grandparents alone; 3= intention to help siblings alone; 4= intention to help extended family and friends/others alone; and 5= intention to help multiple categories of network members. The fifth category includes immigrants who have intentions of helping overlapping categories of network members; for instance, sibling(s), spouse and/or children, and parents and/or grandparents.

Oftentimes, scholars simply compare the remittance behaviour of immigrants who are involved in ethnic/immigrant associations and religious organizations to those who are not involved. I argue that immigrants participate in the activities of these organizations at varying degrees. Hence, I present a more nuanced perspective by assessing how immigrants' remittance practices are influenced by the level/frequency of their involvement in these destination networks. To measure immigrants' level of involvement, respondents were asked to assess how often they take part in a) ethnic/immigrant association activities and b) church

or religious activities (e.g., temple, synagogue, mosque). Both variables were categorized as follows: 0= Non-participants, 1=infrequent participants (immigrants who participate 1 to 3 times a month and those whose participation varies from month to month), and 2=frequent participants (immigrants who participate at least once a week).

Based on the standard microeconomic models and findings from the literature, I examined the effect of the following sociodemographic and pre-migration factors: Marital status (Married, Separated/divorced/widowed, and Never married), Number of children in Canada (No child, 1-2 children, and 3 or more children), Educational level at arrival (High school or less, College/Trade/Apprenticeship, Bachelor's, and Master's and Above), Immigration class (Family class, Skilled class, Business class, and Refugees), Region of birth (Europe, East Asia, South-East Asia, Southern Asia, West & Central Asia, Middle East, Africa, Caribbean, South and Central America, and North America, Oceania, and Aussie), Census Metropolitan Area of residence (Toronto, Montreal, Vancouver, and Other), age and age squared. I included the quadratic variable for age to assess the possibility of a curvilinear relationship between age and the level of remittance.

I also considered respondents' socioeconomic characteristics by adjusting for the number of jobs they have, their homeownership investment (owns or rents current home), income adequacy (have just enough money to meet basic needs, have more than enough money to meet basic needs, don't have enough money to meet basic needs) and family income (Less than \$10000, \$10000-24999, \$25000-44999, \$45000-69999, and \$70000 or more). I included both income adequacy and family income because the former reflects the financial situation of immigrants at the individual level while the latter reveals the financial situation of immigrants at the household level (De Maio & Kemp, 2010). In addition, I adjusted for immigrants' perceived discrimination—a binary variable, which indicated whether the respondent has “been treated unfairly by others because of his/her ethnicity, culture, race or skin colour, language or accent, or religion.” I included discrimination to test whether the feeling of social exclusion reinforces the maintenance of transnational ties as suggested by Basch, Schiller, and Blanc (1994).

3.3.3 Analytical Sample and Techniques

I estimated two-level mixed-effects logistic models (Hedeker & Gibbons, 2006; Raudenbush & Bryk, 2002; Raudenbush, Bryk, Cheong, & Congdon, 2001) to examine immigrants' decision to remit. The conditional distribution of the response variable is assumed to be Bernoulli, with success probability determined by the logistic cumulative distribution function. The analyses were based on all three Waves of the LSIC data; hence, I had three observations for each respondent. To be precise, the two-level models were estimated based on 23,148 observations nested within 7,716 individuals. Since the observations are clustered within individuals, it is assumed that the errors within each respondent are correlated to some degree (Hedeker & Gibbons, 2006). However, the multilevel Bernoulli models adjust for data dependency by taking into account the variance between and within individuals (Snijders & Bosker, 2004).

Data on the amount remitted were collected at Waves 2 and 3. With only two waves of data, I did not have substantial information about the form and structure of the longitudinal change for each respondent (Allison, 1994; Cole & Maxwell, 2003); hence, I did not estimate the level of remittance using multi-level techniques. I restricted the sample to respondents who remitted at Waves 2 and 3 and estimated pooled ordinary least squares (OLS) regression models to assess their level of remittance expressed in terms of a) the actual dollar amount remitted and b) the share of economic family income remitted. With regard to the former, I log transformed the dollar amount remitted to reduce skewness and stabilize the variance; hence, the estimated coefficients approximate percentage differences. I, however, performed a logit transformation on the share of economic family income remitted to fit the linear models since it was expressed in terms of proportions. Using OLS regression to model proportions without the logit transformation is potentially problematic because its values are constrained between 0 and 1, thereby violating the assumptions of normality, linearity, and homoscedasticity. The logit transformation is necessary because it removes the boundaries of the scale and spreads out the tails of the distribution. The coefficients from the logit-linear models follow the same logic as the log-odds in logistic regression; hence, I present the findings in terms of exponentiated coefficients, which is easy to understand and interpret. The analytic sample for the pooled OLS analysis was 3,085 immigrants.

I estimated the models separately by gender since I was interested in the gender-specific determinants of immigrants' remittance behaviour. Presented in this fashion, the models can be interpreted along two dimensions (i) whether there are gender-specific differences in the effect of the independent variables and (ii) whether there are significant differences between the magnitude of the coefficients for male immigrants (b1) and female immigrants (b2). The equality coefficients test was estimated based on the formula proposed by Paternoster, Brame, Mazerolle, and Piquero (1998).

$$Z = \frac{b1 - b2}{\sqrt{SEb1^2 + SEb2^2}}$$

A Z-score above the absolute value of 1.96 (either positive or negative) indicates a significant difference between the two estimated coefficients at the 0.05 significance level (Paternoster et al., 1998).

3.4 Results

3.4.1 Weighted Sample Characteristics of Immigrants

Table 3.1 presents the characteristics of the sample, stratified by gender. The sample was balanced in terms of gender (49.5% males vs. 50.5% females), and the mean age for male and female respondents was approximately 37 years. Immigrants' intentions to help relatives and friends relocate to Canada seemed not to vary by gender. However, with regard to involvement in destination organizational networks, male immigrants seemed more likely to participate infrequently in ethnic/immigrant associations while female immigrants seemed more likely to participate infrequently in religious organizations. Other gender differences are also important to highlight. Although a greater proportion of immigrants were admitted under the skilled worker stream, a majority of them were males (67% males vs. 54% females). This reflects the higher university attainment rates among male immigrants (65% males vs. 52% females). Surprisingly, the family income distribution was somewhat even across gender; yet male immigrants seemed more likely to remit (24% males vs. 20% females). Moreover, among those who remitted, male immigrants sent about \$335 more on average. The fact that male and female immigrants differed on some demographic and economic characteristics reinforces the importance of examining immigrants' remittance behaviour through the lens of gender.

Table 3-1 Pooled Sample Characteristics (Weighted) of Immigrants from the Longitudinal Survey of Immigrants to Canada (2001-2005)

	Males	Females
	Proportions/Mean	Proportions/Mean
Outcome Variables		
Remittance Decision		
No	0.762	0.801
Yes	0.238	0.199
Amount remitted (Mean)	1651.4	1316.5
Proportion of Family Income remitted (Mean)	0.036	0.029
Independent Variables		
Provide Migration Assistance		
No intention	0.519	0.527
Spouse and/or Children only	0.050	0.044
Parents and/or Grandparents only	0.074	0.080
Siblings only	0.085	0.085
Extended Family and Friends/others only	0.103	0.094
Multiple Network Members	0.168	0.170
Participation in ethnic/immigrant associations		
Don't Participate	0.955	0.966
Participate Infrequently	0.037	0.026
Participate Frequently	0.008	0.008
Participation in religious organizations		
Don't participate	0.849	0.841
Participate Infrequently	0.041	0.049
Participate Frequently	0.110	0.110
Immigration class		
Family Class	0.204	0.335
Skilled Class	0.670	0.544
Business Class	0.053	0.058
Refugee	0.073	0.062
Education at arrival		
Up to High School	0.220	0.303
College/CEGEP/Trade/Apprenticeship	0.132	0.179
Bachelor's	0.427	0.375
Master's/Above	0.222	0.142
Region of birth		

Europe	0.153	0.152
East-Asia	0.239	0.250
Southeast-Asia	0.095	0.091
Southern-Asia	0.240	0.249
West/Central-Asia	0.058	0.054
Africa	0.107	0.078
South-Central America	0.025	0.035
North-America & Oceania & Aussie	0.016	0.019
Middle East	0.037	0.041
Caribbean	0.031	0.031
CMA of residence		
Other	0.262	0.259
Toronto	0.456	0.452
Montreal	0.138	0.126
Vancouver	0.144	0.163
Own a home		
No	0.681	0.627
Yes	0.319	0.373
Discrimination		
No	0.692	0.736
Yes	0.308	0.264
Number of children		
No Child	0.424	0.350
1-2 Children	0.486	0.551
3+ Children	0.090	0.099
Financial Strength		
Just Enough Money	0.599	0.622
More than Enough Money	0.147	0.136
Not Enough Money	0.255	0.242
Marital Status		
Married	0.768	0.790
Separated/Divorced/Widow	0.024	0.071
Never married	0.208	0.138
Family Income		
Less than 10000	0.226	0.207
10000-24999	0.216	0.223
25000-44999	0.226	0.241
45000-69999	0.188	0.187
70000 and More	0.143	0.141

Age (Mean)	37.0	36.6
Age Squared (Mean)	1501.3	1496.5
Number of Jobs (Mean)	1.2	0.8

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

3.4.2 Gender-Specific Differences and Similarities in the Likelihood of Remitting

Table 3.2 presents weighted multi-level Bernoulli models predicting the odds of remitting for both males and females. The model testing proceeded in three phases. First, I estimated unconstrained (null) models to determine the statistical significance of the random intercept. After that, I considered the effects of the network variables on the likelihood of remitting and then included a series of sociodemographic, socioeconomic, and post-migration variables to test the robustness of the findings.

The intercept of the null model (not shown in Table 3.2) for both males and females was statistically significant, indicating that there are differences between individuals with regard to the likelihood of remitting. In Model 1, the estimates for the network variables were significant for both males and females, although the pattern of the effects was different. Among female immigrants, having intentions of helping any member of the social network abroad to migrate to Canada increased the likelihood of remitting. Specifically, the odds of remitting were higher for those who had intentions of helping only their spouse and/or children (128%), parents and/or grandparents (170%), siblings (151%), extended family and friends/others (75%), and multiple categories of network members (292%). Likewise, the odds of remitting were higher of male immigrants who had intentions of helping only their spouse and/children (230%), parents and/or grandparents (133%), siblings (134%), and multiple categories of network members (244%). Unlike the case of female immigrants, the odds of remitting for male immigrants who had intentions of helping only their extended family and friends/others were not significantly different from that of male immigrants who had no intentions of helping anyone migrate to Canada.

Table 3-2 Multilevel Bernoulli Models (Weighted) Predicting the Likelihood of Remitting for Male and Female Immigrants

Fixed Effect	Model 1		Model 2		<i>b1=b2</i>
	Males	Females	Males	Females	
	OR	OR	OR	OR	Z Score
Provide migration assistance (ref: No intention)					
Spouse and/or Children only	3.30***	2.28***	2.70***	2.00**	0.99
Parents and/or Grandparents only	2.33***	2.70***	1.62**	1.69**	-0.17
Siblings only	2.34***	2.51***	1.59**	1.91***	-0.85
Extended Family and Friends/others only	1.23	1.75***	1.09	1.46*	-1.28
Multiple Network Members	3.44***	3.92***	2.23***	2.34***	-0.27
Participation in ethnic/immigrant associations (Ref: No)					
Participate infrequently	1.38	1.76**	1.33	1.68**	-0.89
Participate frequently	2.13*	1.78	2.32**	1.79	0.58
Participation in religious organizations (Ref: No)					
Participate infrequently	1.16	1.26	0.96	1.15	-0.74
Participate frequently	1.61***	1.56***	1.38**	1.34**	0.17
Age			0.97***	0.98***	-1.55
Marital status (ref: Married)					
Separated/divorced/widow			1.47	0.94	1.57
Never married			0.55***	0.55***	-0.04
Number of children (ref: No child)					
1-2 children			0.81*	0.83	-0.11
3+ children			0.46***	0.66*	-1.49
Education at arrival (ref: Up to high school)					
College/CEGEP/Trade/Apprenticeship			1.26	0.97	1.25
Bachelor's			1.26	0.94	1.57
Master's/above			1.78***	0.9	3.01*
Immigration class (ref: Family class)					
Skilled class			0.87	0.91	-0.29
Business class			0.15***	0.19***	-0.47
Refugee			2.17***	1.09	2.62*
CMA of residence (ref: Other)					
Toronto			0.74**	0.92	-1.41
Montreal			0.44***	0.51***	-0.64

Vancouver			0.74*	0.77	-0.22
Region of birth (ref: Europe)					
East Asia			0.45***	0.65**	-1.73
South-East Asia			4.58***	4.88***	-0.25
Southern Asia			1.09	0.55***	3.30*
West & Central Asia			0.38***	0.47***	-0.68
Africa			1.28	0.97	1.05
South-Central America			0.61	0.87	-0.82
North America & Oceania & Aussie			0.64	0.40**	1.02
Middle East			0.79	0.33***	2.19*
Caribbean			6.14***	4.12***	1.10
Own a home (ref: No)					
Yes			0.72***	0.84*	-1.24
Number of jobs			1.46***	1.38***	0.92
Financial strength (ref: Just enough money)					
More than enough money			1.23*	1.16	0.40
Not enough money			0.82*	0.73***	0.82
Family income (ref: Less than 10000)					
10000-24999			1.76***	1.77***	-0.03
25000-44999			2.81***	2.54***	0.53
45000-69999			4.11***	3.23***	1.12
70000 and more			5.73***	4.12***	1.37
Self-perceived discrimination (ref: No)					
Yes			0.96	1.17	-1.38
Wave	2.17***	1.82***	1.44***	1.30***	1.31
<i>Random Effects</i>					
Between Person Variance	4.07***	3.64***	2.66***	2.31***	

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

Gender specific differences were also evident with regard to the effect of ethnic/immigrant associations. The odds of remitting for male immigrants who were frequently involved in ethnic/immigrant associations were 2.13 times higher than that of male immigrants who were not involved. Among females, however, the odds of remitting for those who were frequently

involved in ethnic/immigrant associations were not significantly different from that of those who were not involved. This notwithstanding, the odds of remitting for female immigrants who were infrequently involved in ethnic/immigrant association activities were 1.76 times greater than the odds for female immigrants who were not involved. With regard to the effect of religious organizations, no gender differences were evident. The odds of remitting were higher for both male and female immigrants who were frequently involved in religious organizations relative to their counterparts who were not involved (approximately 61% and 56%, respectively).

When I introduced the sociodemographic, socioeconomic, and pre/post-migration variables in Model 2, the effects of the network variables were partially attenuated, yet they remained robust. Model 2 suggests that age, marital status, home ownership, number of jobs, and family income are general rather than gender-specific determinants of the likelihood of remitting. Precisely, the odds of remitting were lower for homeowners, older immigrants, and immigrants who were single/never married, regardless of gender. On the other hand, the odds of remitting for both males and females increased for those with higher family income and more jobs.

The exponentiated coefficients for respondent's number of children in Canada, immigration class, financial strength, CMA of residence, and region of birth were also significant for both males and females, but the pattern of their effects was different. As expected, the odds of remitting for male and female immigrants who had three or more children in Canada were lower than that of their counterparts who did not have children (approximately 54% and 34% respectively). However, the effect of having one or two children was significant for only males, who had 19% lower odds of remitting compared with their counterparts without children. Moreover, the odds of remitting for business class immigrants were lower than the odds of remitting for family class immigrants, regardless of gender. The odds of remitting for refugees were, however, higher than that of family class immigrants, but the effect was significant for males and not females. The odds of remitting for male and female immigrants who did not have enough money to meet their basic needs were lower than that of their counterparts who had just enough money to meet their basic needs (approximately 18% and 27% respectively). With regard to those who had more than enough money, the odds were higher for only male immigrants (approximately 23%). The odds of remitting for female immigrants who resided in Montréal were lower than that of female immigrants who resided

in other parts of Canada besides Toronto and Vancouver (approximately 49%), but, among males, the odds were lower for those who resided in Toronto, Montréal, and Vancouver (approximately 26%, 56%, and 26% respectively).

The analysis reveals important gender-specific regional differences in the likelihood of remitting. Although the odds of remitting for female immigrants from East Asia, Southern Asia, West and Central Asia, North America, Oceania, and Aussie, and the Middle-East were lower than the odds of remitting for female immigrants from Europe, the odds of remitting for those from South-East Asia and the Caribbean were significantly higher. Among male immigrants, however, the odds of remitting were lower for only those from East Asia and West and Central Asia, and higher for those from South-East Asia and the Caribbean. Interestingly, education was significantly associated with remitting for males but not females. The odds of remitting for male immigrants with a post-graduate degree were 1.78 times higher than the odds for male immigrants with a high school certificate or less.

Tests for the equality of coefficients across male and female models were conducted to examine whether the effects are stronger for one gender. The test suggests that refugee males were more likely to remit than refugee females ($Z=2.62$). Likewise, male immigrants who had a post-graduate degree were more likely to remit than their female counterparts ($Z=3.01$). It is also evident that male immigrants from Southern Asia were more likely to remit than their female counterparts ($Z=3.30$) and Middle Eastern female immigrants are far more less likely to remit than their male counterparts ($Z=2.19$).

3.4.3 Gender-Specific Differences and Similarities in the Level of Remittance

Table 3.3 presents two weighted pooled OLS regression models estimating the amount remitted by both male and female immigrants. Model 1 suggests that male and female immigrants who intended to help any member of their social network abroad relocate to Canada sent as much money as their counterparts who did not intend to do so. The amount remitted by male and female immigrants who were involved in ethnic/immigrant associations was also not significantly different from the amount remitted by their counterparts who were not involved. The effect of religious organizations was, however, significant for males, although it was not significant for females. Conditional on remitting, the amount sent by male

immigrants who frequently participated in religious organizations was approximately 26% lower than the amount sent by male immigrants who were not involved in religious organizations.

After adjusting for immigrants' sociodemographic, socioeconomic, and pre/post-migration characteristics and experiences in Model 2, the effect of religious organization involvement among males remained significant, although it decreased marginally. Contrary to the findings in Model 1, immigrants' intentions to reunify with family and friends were significantly associated with the amount they remitted. The analyses, however, reveal striking gender-specific patterns. Conditional on remitting, the amount sent by male immigrants who had intentions of helping only their spouse and/or children, siblings, and multiple categories of network members was higher than the amount sent by their counterparts who had no intentions of helping anyone migrate to Canada (approximately 33%, 24%, and 20% respectively). In the case of females, only those who intended to help their spouse and/or children alone sent more money than those who did not have intentions of helping anyone (approximately 39%).

The findings also suggest that marital status was significantly associated with the amount remitted by females and not males. On average, the amount remitted by female immigrants who were separated/divorced/widowed was 35% higher than that remitted by married females. On the other hand, the coefficients for respondents' number of children in Canada and immigration class were significant for males and not females. Conditional on remitting, male immigrants who had children in Canada sent less money than their counterparts who do not have children. On average, the amount remitted by male refugees was approximately 30% lower than the amount sent by male family class immigrants.

Table 3-3 Pooled OLS Regression Models (Weighted) Predicting the Amount Remitted by Male and Female Immigrants

	Model 1		Model 2		<i>b1=b2</i> Z Score
	Males	Females	Males	Females	
	Coef.	Coef.	Coef.	Coef.	
Provide migration assistance (ref: No intention)					
Spouse and/or Children only	0.20	0.11	0.33**	0.39*	-0.27

Parents and/or Grandparents only	0.13	-0.08	0.02	-0.08	0.78
Siblings only	0.10	-0.15	0.24*	-0.02	1.83
Extended Family and Friends/others only	-0.10	0.04	0.01	0.15	-0.97
Multiple Network Members	0.09	-0.08	0.20**	0.01	1.79
Participation in ethnic/immigrant associations (Ref: No)					
Participate infrequently	-0.19	0.15	-0.17	0.04	-1.13
Participate frequently	-0.21	-0.12	-0.21	-0.15	-0.17
Participation in religious organizations (Ref: No)					
Participate infrequently	0.01	0.08	-0.05	0.06	-0.70
Participate frequently	-0.26***	-0.10	-0.18*	-0.07	-0.94
Age			0.05*	0.05**	0.16
Age squared			-0.001*	-0.001**	-0.19
Marital status (ref: Married)					
Separated/divorced/widow			0.004	0.35**	-1.80
Never married			-0.13	0.02	-0.95
Number of children (ref: No child)					
1-2 children			-0.39***	-0.05	-3.20*
3+ children			-0.48***	-0.06	-2.37*
Education at arrival (ref: Up to high school)					
College/CEGEP/Trade/Apprenticeship			0.02	0.21*	-1.33
University/bachelor's			0.30**	0.22*	0.60
Master's/above			0.19	0.37***	-1.16
Immigration class (ref: Family class)					
Skilled class			-0.12	0.10	-1.85
Business class			0.53	0.36	0.40
Refugee			-0.30**	-0.13	-1.01
CMA of residence (ref: Other)					
Toronto			-0.09	-0.13	0.38
Montreal			-0.05	0.14	-1.27
Vancouver			0.05	0.08	-0.31
Region of birth (ref: Europe)					
East Asia			0.57***	0.84***	-2.01*
South-East Asia			0.05	0.30**	-1.78
Southern Asia			0.68***	0.79***	-0.87

West & Central Asia	-0.12	0.11	-1.11
Africa	0.37***	0.2	1.02
South-Central America	0.16	-0.15	1.28
North America & Oceania & Aussie	0.58*	0.37	0.50
Middle East	0.68***	0.47*	0.70
Caribbean	-0.11	0.02	-0.68
Own a home (ref: No)			
Yes	0.002	-0.12	1.34
Number of jobs	-0.02	0.04	-1.23
Financial strength (ref: Just enough money)			
More than enough money	0.11	0.11	-0.05
Not enough money	-0.07	-0.12	0.42
Family income (ref: Less than 10000)			
10000-24999	-0.08	-0.01	-0.25
25000-44999	0.11	0.23	-0.46
45000-69999	0.33	0.57**	-0.89
70000 and more	0.64***	0.71***	-0.24
Self-perceived discrimination (ref: No)			
Yes	0.01	0.01	0.00
Wave	0.14*	0.25***	0.04
		0.16**	-1.5

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

Moreover, age was significantly associated with the amount remitted, regardless of gender. The positive effect of age and a negative effect of age squared suggest that the amount remitted by male and female immigrants increased with age, but, at a higher age, the amount remitted increased at a decreasing rate. Education, region of birth, and family income were also significant predictors of the amount remitted by both males and females, but the pattern of the effects was different. Conditional on remitting, female immigrants with post-secondary education remitted more money than their counterparts with high school certificate or less. In the case of males, however, only those with bachelor's degree sent more money. The findings also suggest that the amount remitted by females with family income above \$45,000 was higher than that remitted by females whose family income was less than \$10,000. Among male immigrants, only those whose family income was \$70,000 or more sent more money.

More so, females from East Asia, South-East Asia, Southern Asia, and the Middle East remitted more money than females from Europe. The amount remitted by male immigrants from East Asia, Southern Asia, Africa, North America, Oceania and Aussie, and Middle East was also higher than the amount remitted by male immigrants from Europe. The equality of coefficients test, however, shows that male immigrants from East Asia sent less money on average than their female counterparts ($Z = -2.01$). The test also suggests that male immigrants who had children in Canada sent less money than female immigrants with children.

Table 3-4 Pooled OLS Regression Models (Weighted) Predicting the Share of Family Income Remitted by Male and Female Immigrants

	Males	Females	$b1=b2$
	Exp. Coef.	Exp. Coef.	Z Score
Provide migration assistance (ref: No intention)			
Spouse and/or Children only	1.46**	1.55**	-0.27
Parents and/or Grandparents only	1.01	0.87	0.98
Siblings only	1.33**	0.96	2.12*
Extended Family and Friends/others only	1.01	1.19	-1.11
Multiple Network Members	1.23**	1.04	1.51
Participation in ethnic/immigrant associations (Ref: No)			
Participate infrequently	0.83	1.03	-1.09
Participate frequently	0.78	0.94	-0.45
Participation in religious organizations (Ref: No)			
Participate infrequently	0.95	1.12	-0.92
Participate frequently	0.87	0.89	-0.19

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

In Table 3.4, I present estimates of the pooled OLS regression analyses predicting the share of family income sent to relatives and friends abroad. The findings are somewhat consistent with the estimates discussed in Table 3.3. The share of family income remitted by female immigrants who had intentions of helping only their spouse and/or children relocate to Canada was 55% higher than that of female immigrants who did not have intentions of helping anyone. But among male immigrants, the share of family income remitted was higher for those who had intention of helping only their spouse and/or children (46%), siblings

(33%), and multiple categories of network members (23%). The equality of coefficients test suggests that male immigrants who had intentions of helping only their siblings sent a larger share of their family income than female immigrants who have the same intentions ($Z=2.12$).

3.5 Discussion and Conclusion

This study explores the social dimensions of immigrants' remittance behaviour from the lens of gender and social networks. The primary aim was to determine how the remittance practices of male and female immigrants are uniquely informed by a) their intentions to reunify with their non-migrant relatives and friends and b) their level of involvement in ethnic/immigrant associations and religious organizations. In doing so, I estimated separate models for male and female immigrants in an effort to present a complete picture of the possible gender-specific factors that inform their decision and level of remittance. This study is an initial step to understanding gender-specific differences in the remittance behaviour of immigrants in Canada; hence, the results have important policy implications and several suggestions for future research.

The findings suggest that having intentions of helping close relatives, consisting of spouses, children, (grand)parents, and siblings, relocate to Canada increased the likelihood of remitting for both male and female immigrants. However, if the intention was to help extended family members and friends, the likelihood of remitting increased for only females. These results are informative and lend support to some of the assertions in the literature. Prior studies suggest that female immigrants often maintain ties to a wider family network abroad (Holst et al., 2012; Orozco et al., 2006; Parreñas, 2001; Wong, 2006). It is, therefore, not surprising to find that female immigrants were more likely to remit with the intention of reuniting with both immediate and extended relatives and friends. Perhaps, the intention of reconstituting a broader family network in Canada is more important for female immigrants.

Immigrants' family reunification intentions had a more pronounced gender-specific effect on their level of remittance. Although the literature suggests that women remit less than men if their spouse/children are abroad (Holst et al., 2010), the findings show that the intention to reunify with spouse and/or children affects the amount remitted by males and females in the same way. However, male immigrants who had intentions of helping their siblings relocate to Canada sent a greater share of their family income than their female counterparts who had the

same intentions. This is possibly an indication that male immigrants have a greater responsibility toward the well-being of their siblings.

Research suggests that immigrants who are involved in religious organizations are more likely to remit (Houle & Schellenberg, 2008; Kelly & Solomon, 2009). Although the likelihood of remitting was higher for male and female immigrants who were frequently involved in religious activities, male and female immigrants who were infrequently involved in the activities of religious organizations were not significantly different from their counterparts who were not involved. As anticipated, the results reveal a more nuanced picture of the effect of religious involvement than what is often suggested in the literature. With regard to the level of remittance, participating in religious activities had no influence on the amount remitted by female immigrants. However, male immigrants who were frequently involved in religious activities sent less money than their counterparts who were not involved. This is not surprising because active involvement in religious activities comes with financial responsibilities (Turcotte, 2012), and anecdotal evidence suggests that men often donate more in support of religious and other charitable organizations (Bekkers, 2004; de Wit & Bekkers, 2012; Sokolowski, 1996).

Male immigrants who were frequently involved in ethnic/immigrant associations were more likely to remit than their counterparts who were not involved. However, among female immigrants, the likelihood of remitting was higher for only those who were infrequently involved in ethnic/immigrant associations. Further analysis revealed that female immigrants who were frequently involved in ethnic/immigrant associations were also frequently involved in religious organizations. As a result, the effect of being frequently involved in ethnic/immigrant associations among female immigrants lost its significance after I adjusted for their involvement in religious organizations. Surprisingly, participation in ethnic/immigrant associations did not influence the amount remitted by both male and female immigrants. Although the results are inconsistent with my hypothesis, they are consistent with the findings of Houle and Schellenberg (2008).

The results pertaining to immigration class, education, and number of children in Canada conform somewhat to my gender-specific expectations. Although male and female immigrants who were admitted to Canada as business investors were less likely to remit, male refugees were more likely to remit than female refugees. This is probably because male

refugees often have greater obligations to their family abroad. I also found that male immigrants who had children in Canada sent less money than female immigrants with children. This finding is not surprising since male immigrants are often breadwinners, and hence are primarily responsible for the well-being of their children (Holst et al., 2012; Johnson & Stoll, 2008).

The findings highlight heterogeneity in the remittance behaviour of immigrants from different world regions. The equality of coefficients test suggests that, although male and female immigrants from the Middle East were less likely to remit, the negative effect was stronger for females. Moreover, male immigrants from Southern Asia were more likely to remit than their female counterparts. Conditional on remitting, I, however, found that female immigrants from East Asia sent more money than their male counterparts. These variations suggest that gender plays different roles in the remittance behaviour of immigrants from different world regions. Indeed, further studies are required to capture and understand how cultural and gender-specific norms influence the decision and amount remitted by male and female immigrants from different world regions. Findings from these studies will uncover some of the socially significant variations in the gendering of remittance.

All in all, I argue that economic imperatives do not solely drive remittance transfers, and hence scholars need to transcend the boundaries of economics into the sociological realm to understand the social dimensions underpinning immigrants' remittance decisions. Obviously, a sociological perspective is required, and, in this regard, I have made an important contribution by investing the linkage between migrant networks, gender and remittance decisions. I have clearly demonstrated how family reunification intentions and frequent ethnic/religious involvement fundamentally inform the remittance behaviour of male and female immigrants. In light of my findings, I recommend the incorporation of network effects and gender into the existing economic models in order to broaden our understanding of immigrants' remittance practices.

I, however, acknowledge a few limitations of my study. First, I recognize that immigrants' intentions to provide migration-oriented support to family and friends abroad change over time; however, I was not able to incorporate how these changes inform immigrants' remittance behaviour because the variable was only measured at baseline. Moreover, remittance behaviour was measured based on retrospective self-reports, and hence it is

subject to recall bias. Due to data limitations, I was not able to assess the effect of immigrants' social networks on other forms of transfers, such as social remittances and in-kind transfers.

Despite these caveats, the results have some important policy implications and provide an agenda for future research. As already highlighted, Canada's family reunification policy imposes more stringent conditions for the sponsorship of siblings and extended family; yet I found that immigrants still remit with the intention of helping their siblings and extended family members relocate to Canada. Perhaps, immigrants who intend to help their siblings and extended family members who do not meet the criteria for sponsorship send remittances to invest in their human capital in order to increase their chances of entering Canada as skilled immigrants or international students. This signals how remittance sending can be an indirect initiative by immigrants to circumvent Canada's restrictive family immigration policy and increases the migration opportunities of their relative who cannot be sponsored. Further research in this regard is, however, warranted. The absence of information on the intended use of remittances in the current dataset does not allow us to directly explore how immigrants channel remittances to assist their relatives and friend who cannot be sponsored under the family reunification policy. Future research in this regard can reveal how remittances can be used as a tool to enhance the migration prospects of those remaining in the country of origin.

3.6 References

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Chapter Four

4 Does Helping them Benefit Me? Examining the Emotional Cost and Benefit of Immigrants' Pecuniary Remittance Behaviour in Canada

4.1 Introduction

In recent years, much attention has been devoted to understanding the health transitions of immigrants in Canada (Newbold, 2009; Setia, Lynch, Abrahamowicz, Tousignant, & Quesnel-Vallee, 2011). The literature suggests that the health of new immigrants to Canada is better than that of the native-born population, but over time the health advantage of immigrants declines and eventually disappears (McDonald & Kennedy, 2004; Newbold & Danforth, 2003; Setia et al., 2011). Scholars have primarily attributed the deteriorating health of immigrants to unfavourable pre- and post-migration factors, inadequate social support and resources, and the adoption of risky health behaviours, such as smoking and poor eating habits (Asanin & Wilson, 2008; De Maio & Kemp, 2010; Newbold, 2009; Shooshtari, Harvey, Ferguson, & Heinonen, 2014). Although these findings have enhanced our understanding of the factors that predispose immigrants to poor health, an important piece of the puzzle remains missing in the literature. Relatively little is known about the extent to which immigrants' cross-border ties and activities impact their health in destination societies.

In the current global era, where communication and transportation technologies have made it easy and affordable to maintain relationships across multiple geographical spaces, immigrants hardly break ties with their relatives and friends in their countries of origin (Castles & Miller, 2009; Murphy & Mahalingam, 2004; Samers, 2010). Pecuniary remittance is one of the significant ways in which immigrants maintain and reproduce social relationships with their non-migrant relatives and friends (Datta et al., 2007; Wong, 2006). Remittances, therefore, represent a sense of obligation, which is often an expression of profound emotional bonds between immigrants and their families and friends separated by geography and borders (Suro, 2003; Vanwey, 2004). Much research attention has been devoted to examining the motives, determinants, channels and benefits of remittance transfers to receiving households and countries (de Haas, 2005; Houle & Schellenberg, 2008; Unheim & Rowlands, 2012); however, the effect of these financial transfers on the emotional health of immigrants in destination societies seems to be largely absent from the literature.

Hypothetically, remitting money to family and friends abroad can constrain immigrants' financial ability to cater for their personal needs and other living expenses (Acevedo-Garcia, Sanchez-Vaznaugh, Viruell-Fuentes, & Almeida, 2012; Shooshtari et al., 2014), and this can have negative repercussions on their physical and emotional health. This notwithstanding, remittances are important for immigrants and their relatives back home. Most immigrants migrate with the intention of supporting their non-migrant families through remittances; hence, it is possible for an immigrant to experience emotional distress if he/she cannot provide the needed financial support to his/her family back home.

Admittedly, pecuniary remittances can have far reaching consequences on the emotional health transitions of immigrants; nonetheless, scholars often focus on exploring either immigrants' remittance behaviour (Unheim & Rowlands, 2012) or their health status (McDonald & Kennedy, 2004; Newbold, 2009) without exploring the relationship between both. This paper, therefore, links both literatures by examining the extent to which immigrants' emotional health transitions can be attributed to their remittance behaviour. The main objective of this research is to answer two questions: a) Does immigrants' remittance behaviour have an effect on their emotional health transitions over time? b) Does the relationship between immigrants' remittance behaviour and emotional health transitions vary by gender? We focus on emotional health transitions because we acknowledge that emotional health is fluid, and hence it is possible for immigrants to move in and out of state over time. Previous studies show that immigrants often experience profound adjustment challenges at the initial period of arrival (Fuller & Martin, 2012; Newbold, 2009; Shooshtari et al., 2014), but over time these challenges tend to dissipate as they learn to navigate their new society. Consequently, the effect of sending remittance on immigrants' emotional health may vary depending on how long they have stayed in Canada. Moreover, a gendered analysis is sociologically useful since it clearly reveals the extent to which gendered expectations about remittances can affect the emotional health transitions of immigrants in Canada. Ultimately, understanding how immigrants' transnational behaviours and other characteristics affect their emotional health transitions is important because it can guide programs and initiatives aimed at improving the health, quality of life, and prosperity of immigrants to ensure they can make substantial contributions to the Canadian economy.

4.2 Literature Review and Theoretical Framework

4.2.1 Theoretical Understanding of Immigrants' Health in Canada

Immigration is the cornerstone of Canadian identity and an integral part of Canada's nation building agenda (Cymbal & Bujnowski, 2010). Canada's immigration policy is, however, very selective since it is framed primarily in response to Canada's need to maintain an economic advantage in the global market. Majority of immigrants admitted to Canada have valuable skill sets, high levels of education, and tend to be within the economically active age group (Buzdugan & Halli, 2009; Fuller & Martin, 2012). New immigrants also have fewer chronic health conditions and are more likely to have better health at the time of arrival compared with the average Canadian, given the medical screening requirements associated with the immigration selection process (Dunn & Dyck, 2000). As already noted, the initial health advantage of new immigrants declines and eventually converges towards the host population due to stressful social and economic conditions (Asanin & Wilson, 2008; Beiser, Hou, Hyman, & Tousignant, 2002; Setia et al., 2011).

A number of theories have been developed to explain immigrants' declining health, but the determinant of health (DOH) perspective has been widely adopted in the literature. This framework is based on a synthesis of diverse social scientific and public health literatures (Dunn & Dyck, 2000). Proponents claim that, although health risk behaviours, like smoking, poor exercise, and unhealthy eating habits are important health determinants, the main antecedents of health status, particularly in advanced countries, are structural and individual level cultural, economic and social factors (Acevedo-Garcia et al., 2012; Dunn & Dyck, 2000).

4.2.2 Immigrants' Health Through a Transnational Lens

Although the DOH framework is insightful, it offers only a partial understanding of immigrants' health transitions because it fails to capture an important part of their lives that takes place in multiple geographic, economic, political, and social spaces. To complement this widely used perspective, we adopt transnationalism as a framework to explain how immigrants' cross-border activities and relations influence their health in destination societies. This initiative stems from the understanding that immigrants do not completely de-

link themselves from their homeland after they arrive in destination societies. Instead, they redefine, reproduce, and maintain ties with their relatives and friends in their countries of origin (Itzigsohn & Saucedo, 2002; Samers, 2010).

Remitting is perhaps the oldest and most popular form of transnational behaviour engaged in by immigrants. Over the years, researchers have focused on the determinants and benefits of remittances to receiving households and countries (de Haas, 2005; Unheim & Rowlands, 2012). Prior studies have established that remittances tremendously affect the health and wellbeing of recipients in the origin country (Frank, 2005; Frank et al., 2009). In remittance-receiving households, for instance, children have been reported to have better health outcomes since remittances supplement health insurance (Frank, 2005; Frank et al., 2009). Very few studies have, however, examined the extent to which immigrants' remittance behaviour can affect their health in destination societies (Acevedo-Garcia et al., 2012; Alcántara, Chen, & Alegría, 2015; Alcántara, Molina, & Kawachi, 2015; Murphy & Mahalingam, 2004; Torres, 2013)

Insights from some of these studies suggest that immigrants' transnational behaviour is positively associated with health outcomes like depression and life satisfaction (Acevedo-Garcia et al., 2012; Murphy & Mahalingam, 2004). According to Acevedo-Garcia and colleagues (2012), remittances are hidden expenditures, which can reduce immigrants' financial capacity to address their health care needs and other basic living costs. Since a growing proportion of new immigrants have low income (Picot & Hou, 2003), most of them may be forced to stretch/strain their already meagre earnings in order to fulfil their remittance expectations (Akuei, 2005; Vaquera & Aranda, 2011). This situation can negatively affect their health, considering findings from previous studies that highlight a strong association between financial strain and risk of physical and mental health problems, like cardiovascular disease, high blood pressure, depression, post-traumatic stress disorder, and psychological distress (Ferraro & Su, 1999; Williams, Kooner, Steptoe, & Kooner, 2007).

There is, however, evidence to suggest that sending remittances can enhance the emotional/mental health of immigrants. Many immigrants migrate with the intention of supporting their non-migrant families, and for that matter remittances have social, moral, and emotional connotations. Consequently, the ability to send money to relatives back home can promote a greater sense of self-efficacy, satisfaction, and belonging, which can, in turn,

generate positive psychological states that buffer immigrants from emotional health problems (Alcántara, Chen, et al., 2015; Torres, 2013; Viruell-Fuentes & Schulz, 2009). Pecuniary remittance also produces an emotional advantage for immigrants since it ensures some level of obligation from relatives and friends who benefit from the money they receive (Tacoli, 1996). Thus, sending remittances may increase the interpersonal resources available to immigrants, which can help them cope with emotional and psychological stress (Alcántara, Molina, et al., 2015).

4.2.3 Gender, Remittance and Health

The relationship between immigrants' remittance behaviour and health status is further complicated when we take gender into account. Immigrants' remittance behaviour is profoundly shaped by gender roles and expectations structured within the context of the family/household (Abrego, 2009). As a result, scholars have highlighted that the remittance behaviour of male immigrants differs from female immigrants. Empirical studies in this regard have yielded mixed results. Some studies have found that men are more likely to remit because they tend to earn more than women (Holst, Schafer, & Schrooten, 2012; Semyonov & Gorodzeisky, 2005). Despite their higher earnings, male immigrants are usually expected to send large amounts of money since they are often breadwinners for their family in the origin country (Johnson & Stoll, 2008). Should they have their immediate family in the destination country, they are also expected to conform to their masculine role as providers, especially during the initial period of arrival (Rahman, Tan, Ullah, & Ahsan, 2014). Obviously, the onerous expectation to send large amounts of money while providing for themselves and their immediate family in the country of resettlement may result in role overload, which can negatively affect their emotional health.

Other studies have stressed that women are more consistent and reliable remitters than men despite prevailing wage inequalities in destination societies (Parreñas, 2001; Vanwey, 2004). This is often explained in reference to the fact that women's identities and responsibilities as mothers and caretakers within the context of the family persist even after migration, and as a result they are expected to be selfless and respond more strongly to the needs of their immediate and extended family (Chant & Craske, 2003; Wong, 2006). Compelling evidence in the literature also suggests that women's remittance practices tend to be more altruistic

than men because they attach more importance to the family (Orozco, Lowell, & Schneider, 2006; Vanwey, 2004).

As already indicated, female immigrants tend to have lower wages than their male counterparts because they often find themselves in lower paying and less prestigious jobs (Gammage, Paul, Machado, & Benitez, 2005; Semyonov & Gorodzeisky, 2005). Given their lower income, female immigrants often have to minimize their consumption levels, eat poor diets, take multiple jobs and work long hours in order to save enough money to sustain themselves and support their families back home, which can possibly have an adverse effect on their emotional and physical health (Datta et al., 2007). On the other hand, female immigrants who are able to fulfil their remittance obligations may derive a greater sense of satisfaction and fulfilment, which could enhance their emotional health. Moreover, sending large amounts of money can enhance their prestige, social independence, and decision-making power in the transnational household (Hammond, 2010; Holst et al., 2012; Suksomboon, 2008; Zontini, 2004), and this can also boost their self-esteem and emotional health.

The current study makes an important contribution to the literature by examining the relationship between immigrants' remittance behaviour and self-reported emotional health transitions using a longitudinal, population-based data with diverse ethnic samples. Considering the aforesaid arguments, it is clear that the relationship between remittance behaviour and emotional health is complex and multidimensional. On one hand, sending remittances can lower the likelihood of experiencing emotional health problems. If this is the case, we hypothesize that remittance sending will buffer both male and female immigrants from emotional health problems. This notwithstanding, we expect that the magnitude of the effect would be stronger for females because they might derive a greater sense of emotional satisfaction if they are able to financially support their relatives abroad. More so, female immigrants may receive greater recognition for sending large amounts compared with male immigrants who are often expected to do so as breadwinners for their relatives in the country of origin. However, if sending remittances has an adverse effect on immigrants' emotional health, we hypothesize that remittance sending would be associated with poorer emotional health for both male and female immigrants. Nonetheless, we expect that the magnitude of the effect would be stronger for males because they are often breadwinners for their families

in the origin and destination countries, and this might increase their stress, especially if they are experiencing economic challenges.

4.3 Materials and Method

4.3.1 Data Source

For our longitudinal analyses, we used all three Waves of the Longitudinal Survey of Immigrants to Canada (LSIC) collected by Statistics Canada in collaboration with Citizenship and Immigration Canada. The LSIC is a national survey that collected information from immigrants who arrived in Canada between October 1, 2000 and September 30, 2001. The LSIC data has relevant information on the factors that facilitate immigrants' settlement, adjustment, and integration in Canada over time. Respondents were asked questions in regards to their citizenship and immigration status, socio-demographic characteristics, employment and income status, social networks, health status, linguistic skills, housing and settlement experiences. The LSIC data offer an opportunity to examine how immigrants' health changes within the first four years of arrival and the extent to which these health transitions are influenced by socio-economic, demographic and cultural factors. More importantly, the LSIC has information on remittance behaviour, which presents a unique opportunity to explore how immigrants' financial ties to family and friends abroad can affect their health transitions.

A longitudinal respondent was an individual aged 15 or older, randomly selected from sampled households for interview. A total of 12,040 individuals were interviewed at Wave 1, 9,322 at Wave 2, and 7,716 at Wave 3. In Wave 1, the questions referred to the six months between data collection and the respondents' arrival in Canada. In Wave 2, the questions referred to the period between six months and two years of arrival (approximately 18 months), and in Wave 3, the questions referred to the period between two years and four years of arrival. A weighting method designed by Statistics Canada was used to ensure that data at the second and third Waves were representative of the respondent population at Wave one in order to adjust for attrition. Access to this data was obtained following the approval of a proposal by the Social Sciences and Humanities Research Council of Canada and Statistics Canada.

4.3.2 Measures

4.3.2.1 *Outcome Variable*

The outcome variable for this study is respondents' self-rated emotional health measured at Waves 2 and 3. At Wave 1, a single question was posed to ascertain whether respondents have experienced any emotional problems such as 'persistent feelings of sadness, depression, loneliness, etc', and at Waves 2 and 3 they were asked if they had experienced any of these emotional problems since their last interview. Responses to the questions were coded "1" if respondents experienced emotional problems; otherwise, the code '0' was assigned.

4.3.2.2 *Independent Variables*

Our focal independent variable is remittance behaviour measured at Waves 1 and 2. Remittance behaviour at Wave 1 was defined based on the response to this question: Since you came to Canada, have you sent money outside Canada to relatives or friends? The response was coded '1' if the respondent sent remittance and '0' if they did not. At Waves 2 and 3, immigrants were asked whether they had sent money outside Canada to relatives or friends since the last interview. If they had remitted, a follow up question inquiring how much they sent was posed. Remitting less than the pooled median amount (\$1,500) was categorized as remitting moderately and remitting more than or equal to the pooled median amount was categorized as remitting extensively. Immigrants' remittance behaviour at Wave 2 was, therefore, coded as "0" if they did not remit, "1" if they remitted moderately, and "2" if they remitted extensively.

Consistent with the literature, we adjusted for a number of socio-economic and demographic variables in our multivariate analyses to assess possible confounding between immigrants' remittance behaviour and self-reported emotional health (Asanin & Wilson, 2008; De Maio & Kemp, 2010; Pottie, Ng, Spitzer, Mohammed, & Glazier, 2008). The sociodemographic variables we included in our analysis are Gender (Male and Female), Marital status (Married, Separated/divorced/widowed, and Never married), Number of children in Canada (No child, 1-2 children, and 3 or more children), Immigration class (Family, Skilled, Business, and Refugee), Educational level at arrival (High school or less, College/Trade/Apprenticeship, Bachelors, and Masters and Above), Region of birth (Europe, Asia, Middle East, Africa,

Caribbean, South and Central America, and North America, Oceania and Aussie), and Census Metropolitan Area of residence (Other, Montreal, Vancouver, and Toronto).

With regard to socio-economic factors, we adjusted for respondents' employment status (Unemployed, One job, and Two or more jobs), income adequacy (Have just enough money to meet basic needs, Have more than enough money to meet basic needs, Don't have enough money to meet basic needs) and family income (<10000, 10000-24999, 25000-44999, 45000-69999, 70000 or more). We included both income adequacy and family income because the former measure is an important reflection of the financial situation of immigrants at the individual level while the latter measure reflects an immigrant's family success in obtaining and maintaining an income source (De Maio & Kemp, 2010). We also adjusted for immigrants' language proficiency (Not proficient in both official languages, proficient in either English/French, and proficient in both English/French) in the analysis.

Along with these variables, we adjusted for immigrants' perceived discrimination and perception of life, which reflects their experiences in Canada. Self-perceived discrimination is a binary variable, which indicated whether the respondent has "experienced discrimination or been treated unfairly by others because of his/her ethnicity, culture, race or skin colour, language or accent, or religion." A single question was also posed to ascertain whether respondents were satisfied, dissatisfied or neither satisfied nor dissatisfied with their life in Canada. We adjusted for perceived discrimination because it is positively associated with poor mental health and the decision to send remittance (see Basch, Schiller, and Blanc 1994; Vaquera & Aranda, 2011). Life satisfaction, on the other hand, is negatively associated with emotional/mental health problems like depression (Headey, Kelley, & Wearing, 1993).

We included immigrants' self-reported general health as a possible confounding variable. The literature suggests that immigrants with excellent/better general health are less likely to experience emotional health problems (Vaquera & Aranda, 2011) and more likely to have the ability to work and earn sufficient income in order to remit (Torres, 2013). Self-reported general health was defined by asking respondents if they considered their general health to be excellent, very good, good, fair or poor. Respondents who said their general health was excellent were coded as 0, those who said their health was better (good/very good) were coded as 1, and those who said their health was fair/poor were coded as 2. In addition, we controlled for immigrants' level of stress as a possible mediator between remittance

behaviour and emotional health. As already discussed, fulfilling remittance obligations can be a stressor, which can, in turn, negatively affect immigrants' health (Akuei, 2005; Shooshtari et al., 2014). Immigrants' level of stress was measured by asking respondents to assess whether most days are: not at all stressful, not very stressful, a bit stressful, very stressful or extremely stressful. Following the categorization of Shooshtari and colleagues (2014), we recoded the variable by classifying respondents into one of the following two groups: (1) those who said their lives were not stressful and (2) those who reported some level of stress in their life.

4.3.3 Analytical Sample and Technique

Our analyses are based on the Wave 3 data file, which has records on 7,716 immigrants who participated in all three Waves of the survey. In order to reliably estimate immigrants' emotional health transitions over time, it is methodologically prudent to restrict the sample to immigrants who were emotionally healthy at Wave 1. Restricting the sample is necessary because the relationship between remittance behaviour and emotional health is reciprocal and may be contemporaneous. For instance, while immigrants' remittance behaviour can lead to poor emotional health, immigrants' health status can also influence their remittance behaviour. Thus, any attempt to analyze the impact of remitting on emotional health that fails to address the potential problem of reverse/reciprocal causality between these two variables might yield biased coefficient estimates (Finkel, 1995; Kuuire, Arku, Luginaah, Abada, & Buzzelli, 2016). Besides this methodological advantage, restricting the sample presents an opportunity to clearly capture the post-migration factors that contribute to immigrants' health transitions. This is invaluable to our understanding of how social conditions within the Canadian society affect the health status of its newest members. In all, 447 (5.7%) immigrants who reported experiencing emotional health problems at Wave 1 were dropped, yielding an analytic sample of 7269 immigrants.

We recognize that immigrants' adaptation and settlement experiences within the first two years might be different from their experiences within four years of arrival. As we have already highlighted, emotional health is fluid, and hence we expect it to change over time. We, therefore, anticipate that the relationship between immigrants' emotional health status and their remittance behaviour and other post migration characteristics will vary depending on how long they have stayed in Canada. Against this backdrop, we employed logistic panel

regression analysis to estimate (a) the likelihood of experiencing emotional health decline at Wave 2 based on selected independent variables at Wave 1 (b) the likelihood of experiencing emotional health decline at Wave 3 based on selected independent variables at Wave 2. In estimating immigrants' emotional health decline at Wave 3, we included the lagged dependent variable (emotional health at Wave 2) as an independent variable. This technique can be characterized as conditional change panel model (Plewis, 1985) or lagged effect static-score panel model (Finkel, 1995). In order to capture the nuanced health transitions over time, we also estimated c) the likelihood of experiencing emotional health problems at Wave 3 for immigrants who were emotionally healthy at Waves 1 and 2 and (d) the likelihood of recovering from emotional health problems at Wave 3 for immigrants who were emotionally healthy at Wave 1 but unhealthy at Wave 2.

In what follows, we first present the weighted descriptive characteristics of our sample over the four-year period. We then estimate the weighted baseline association between remittance sending and self-reported emotional health. Thereafter, we adjust for the aforementioned variables to determine the extent to which they mediate or confound the zero-order association between self-reported emotional health and remittance behaviour.

4.4 Results

4.4.1 Weighted Sample Characteristics of Immigrants

Table 4.1 presents the weighted characteristics of the research sample over the 4-year settlement period. Time-invariant variables consist of selected baseline demographic characteristics that are constant over time. Our descriptive analysis shows that less than one-fifth (15%) of the respondents were from Europe, reflecting the extent to which Canada is increasingly accepting immigrants from non-European regions, particularly, from Asia, Middle East, Africa, and South and Central America. The gender distribution of the sample was somewhat even, with 49.8% of the respondents being males and 50.2% being females. As expected, economic class immigrants (66%) outnumbered family class immigrants (27%) and refugees (7%). This clearly suggests that Canadian immigration policy is strongly driven by economic imperatives; thus, it privileges the admission of young and well-educated immigrants who can presumably make a significant contribution to the productivity and economic growth of the Canadian society. It is, therefore, not astonishing that more than half (58%) of the respondents had university education and the mean age at arrival was 35 years.

In regards to place of residence, most of the immigrants lived in the three largest metropolitan areas in Canada. About 45% resided in Toronto, 15% in Vancouver and 14% in Montréal.

Table 4-1 Sample Characteristics (Weighted) Of Immigrants From The Longitudinal Survey Of Immigrants To Canada

	Wave 1 (6 Months)	Wave 2 (2 Years)	Wave 3 (4 Years)
<i>Time-invariant Variables</i>			
Gender			
Male	49.8		
Female	50.2		
Region of Birth			
Europe	15		
Asia	64.1		
Middle East	3.9		
Africa	9.2		
Caribbean	3.2		
South-Central America	2.9		
North-America, Oceania & Aussie	1.7		
Immigration Class			
Family Class	27.5		
Skilled Class	60.2		
Business Class	5.7		
Refugee	6.6		
Education at Arrival			
Up to High School	26.5		
College/CEGEP/Trade/Apprenticeship	15.5		
Bachelor's	39.9		
Master's/Above	18.1		
CMA of Residence			
Other	26		
Montreal	13.7		
Vancouver	15.1		
Toronto	45.2		
Perception of Life			
Neutral	17.4		

Satisfied	74.3		
Dissatisfied	8.4		
Age at Migration	34.5		
<i>Time-Variant Variables</i>			
Remit			
No	86.4	77	71.6
Yes	13.6	23	28.4
Marital Status			
Married	76.2	78	79.5
Separated/Divorced/Widow	3.8	4.8	5.8
Never Married	20	17.2	14.7
Number of Children			
No Child	45.9	38.3	32.2
1-2 Children	45.4	52.3	57.5
3+ Children	8.6	9.5	10.3
Language Proficiency			
Not Proficient in English & French	17.5	11.4	10.7
Proficient in Either English / French	71.8	75.7	76
Proficient in Both English & French	10.7	12.9	13.2
Discrimination			
No	NA	72	72.9
Yes	NA	28	27.1
Number of Jobs			
0	48.1	25.8	20
1	39.4	45.3	50.8
2+	12.6	28.9	29.2
Financial Strength			
Just enough money	57.5	62.6	64.1
More than enough money	9.2	16.9	17
Not enough money	33.3	20.5	18.9
Family Income			
Less than 10000	50.9	8.2	5.5
10000-24999	31.2	21.1	13
25000-44999	11.3	31.9	27.1
45000-69999	4.2	23.1	29.4
70000 and More	2.4	15.7	24.9
Stress			

Not stressed	NA	19	18.9
Stressed	NA	81	81.1
General Health			
Excellent Health	43.7	30.6	23.1
Better Health	53.6	64.1	69
Fair/Poor Health	2.7	5.2	7.8
Emotional Health			
No	100	71.3	72.4
Yes		28.7	27.6

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

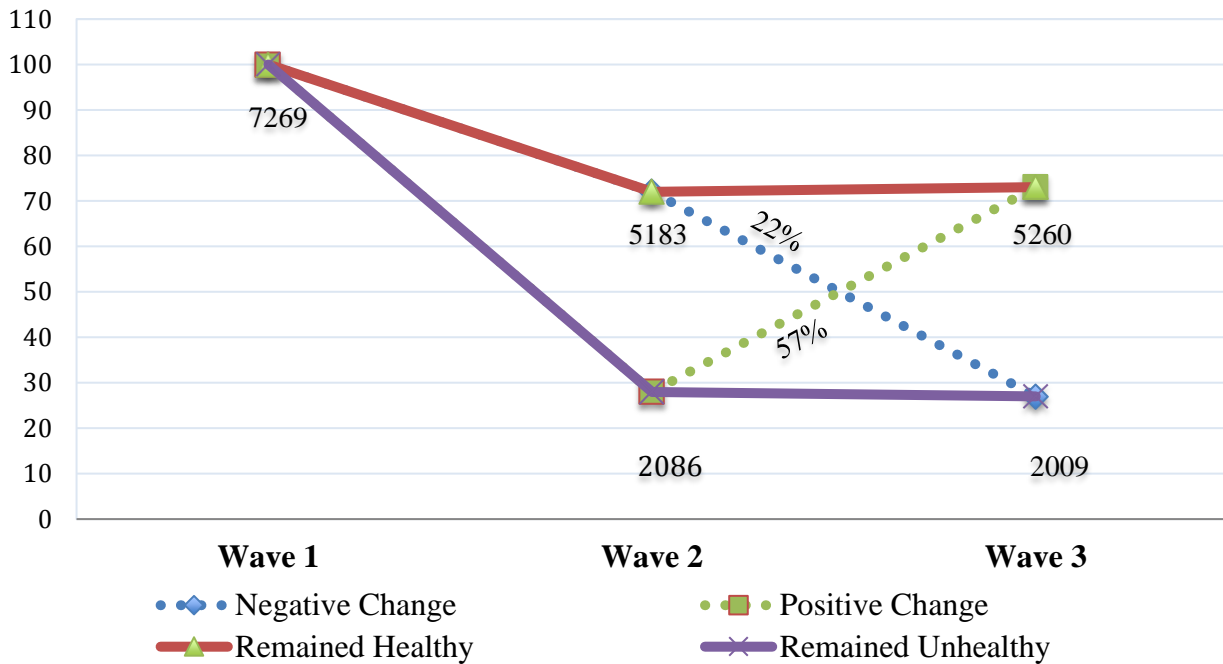
NC: Information was not collected

Time-variant variables are defined at each of the three data collection Waves. Most of the respondents (76%) were married at arrival but by Wave 3 the percentage of married respondents increased marginally (80%). The percentage of immigrants without children in Canada decreased from 46% at Wave 1 to 32% at Wave 3. At Wave 1, relatively few immigrants (14%) remitted money to relatives and friends abroad; however, the prevalence of remitting increased to 23% at Wave 2 and 28% at Wave 3. This is not very surprising since unemployment rates decreased from 48% at Wave 1 to 20% at Wave 3, and the percentage of immigrants whose family income was \$25,000 or more increased significantly between Waves 1 and 3. Also, the percentage of respondents who claimed they did not have enough money to meet their basic needs dropped from 33% to 19% between Waves 1 and 3.

Respondents self-reported general and emotional health deteriorated over the 4-year settlement period, which somewhat reflects the healthy immigrant effect hypothesis. The percentage of respondents who rated their general health as excellent declined from 44% at Wave 1 to 23% at Wave 3. On the other hand, the percentage of respondents who rated their general health as poor/fair increased from 3% in Wave 1 to about 8% at Wave 3. Similarly, the percentage of immigrants who reported persistent feelings of sadness, depression, loneliness etc. increased from 0% at Wave 1 to 29% at Wave 2, and marginally dropped to 28% at Wave 3. Figure 4.1 captures subtle emotional health transitions that occurred over time. From the figure, it is apparent that about 22% of the immigrants who were emotionally healthy at Wave 2 reported emotional problems at Wave 3. On the other hand, about 57% of the immigrants who reported experiencing emotional problems at Wave 2 claimed they had recovered at Wave 3. These subtle nuances suggest that immigrants who were emotionally

healthy and unhealthy at Wave 2 are selectively different from those who were emotionally healthy and unhealthy at Wave 3. Consequently, we present two sets of analysis in order to capture the factors associated with immigrants' self-reported emotional health transitions at Waves 2 and 3.

Figure 4-1 Immigrants' Self-Reported Emotional Health Trajectory Within 4 Years Of Arrival In Canada



4.4.2 Self-Reported Emotional Health Transitions Within the First 2 Years of Arrival

In Table 4.2, we present one weighted zero-order estimate and three multivariate logistic regression models predicting the likelihood of transitioning from being emotionally healthy at Wave 1 to emotionally unhealthy at Wave 2 based on selected independent variables at Wave 1. The bivariate results show that immigrants' remittance behaviour was not associated with their self-reported emotional health. The relationship between remittance behaviour and self-reported emotional health was still not statistically significant after controlling for the socio-demographic characteristics of respondents in Model 1. However, after adjusting for respondents' language proficiency, post-migration experiences and socio-economic characteristics in Model 2, we observed that immigrants who sent money to their relatives and friends at Wave 1 were 19% more likely to experience emotional health problems at Wave 2 compared with their counterparts who did not send money. Further analysis revealed that immigrants' income adequacy, annual family income and perception of life in Canada

suppressed the association between remittance behaviour and emotional health. After controlling for these variables, the relationship between remittance sending and emotional health became significant and the magnitude of the exponentiated coefficient increased by 11%. This positive statistical relationship remained robust after controlling for self-reported general health in Model 3. With regard to gender, female immigrants were consistently more likely to experience emotional health problems than their male counterparts. We tested for an interaction between gender and remittance behaviour in order to assess whether female immigrants who sent money back home were more likely to experience emotional health problems than their male counterparts. The interaction term was, however, not significant, and hence excluded from the analysis.

Table 4-2 Binary Logit Models (Weighted) Predicting Decline in Emotional Health within the First Two Years of Arrival (Wave 2)

Independent Variables (Wave 1)	<u>Bivariate</u> OR	<u>Model 1</u> OR	<u>Model 2</u> OR	<u>Model 3</u> OR
Remittance Behaviour (Ref: Don't Remit)				
Remit	1.13	1.08	1.19*	1.19*
Gender (Ref: Male)				
Female		1.54***	1.57***	1.54***
Age		1.03	1.02	1.02
Age Squared		1.00	1.00	1.00
Marital Status (Ref: Married)				
Separated/Divorced/Widow		1.13	1.06	1.03
Never married		1.18	1.24*	1.24*
Number of Children (ref: No Child)				
1-2 children		0.94	0.89	0.89
3+ children		0.82	0.82	0.82
Region of Birth (Ref: Europe)				
Asia		1.16	1.02	1.02
Middle East		1.15	1.07	1.07
Africa		1.36*	1.21	1.23
Caribbean		1.16	1.02	1.03
South-Central America		1.55**	1.59**	1.62**

North America & Oceania & Aussie	0.37***	0.46**	0.47**
Immigration Class (Ref: Family Class)			
Skilled Class	1.21*	1.07	1.08
Business Class	1.00	1.03	1.04
Refugee	1.64***	1.37**	1.35*
Education at Arrival (Ref: Up to High School)			
College/CEGEP/Trade/Apprenticeship	1.18	1.17	1.17
Bachelor's	1.59***	1.56***	1.57***
Master's/Above	1.41***	1.38**	1.40**
CMA of Residence (Ref: Other)			
Montreal	0.49***	0.47***	0.47***
Vancouver	0.76**	0.74**	0.73***
Toronto	0.91	0.84*	0.84*
Language Proficiency (Ref: Not proficient)			
Proficient in Either English / French		1.05	1.08
Proficient in Both English & French		0.88	0.92
Perception of Life (Ref: Neutral)			
Satisfied		0.70***	0.71***
Dissatisfied		1.38**	1.37**
Number of Jobs (Ref: No Job)			
1 Job		0.93	0.93
2 or More Jobs		1.08	1.08
Financial Strength (Ref: Just enough money)			
More than enough money		0.74*	0.74*
Not enough money		1.33***	1.32***
Family Income (Ref: Less than 10000)			
10000-24999		0.94	0.94
25000-44999		0.92	0.92
45000-69999		0.82	0.81
70000 and more		0.49**	0.50**
General Health (Ref: Excellent Health)			
Better Health			1.16*
Fair/Poor Health			1.77***

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

4.4.3 Self-Reported Emotional Health Transitions Between 2 Years and 4 Years of Arrival

In Table 4.3, we present one weighted zero-order estimate and three multivariate logistic regression models predicting the likelihood of experiencing emotional health problems at Wave 3 based on selected independent variables measured at Wave 2. At the bivariate level, immigrants who remitted moderately at Wave 2 were 27% more likely to experience emotional health problems at Wave 3 compared with those who did not remit. The relationship between remittance behaviour and self-reported emotional health remained robust after controlling for socio-demographic factors in Model 1 and socio-economic characteristics, post-migration experiences and language proficiency in Model 2. In Model 2, the odds of experiencing emotional health problems for immigrants who remitted moderately and extensively were higher than that of those who did not remit (28% and 21%, respectively). However, after controlling for stress, general health, and prior emotional health in Model 3, this relationship was no longer significant.

Table 4-3 Binary Logit Models (Weighted) Predicting Decline in Emotional Health Between Two Years and Four Years of Arrival (Wave 3)

Independent Variables (Wave 2)	<u>Bivariate</u> OR	<u>Model 1</u> OR	<u>Model 2</u> OR	<u>Model 3</u> OR
Remittance Behaviour (Ref: No)				
Remit Moderately (Less than \$1,500)	1.27**	1.25*	1.28**	1.17
Remit Extensively (\$1,500 or More)	1.03	1.06	1.21*	1.14
Gender (Ref: Male)				
Female		1.64***	1.68***	1.57***
Age		1.02	1.01	1.00
Age Squared		1.00	1.00	1.00
Marital Status (Ref: Married)				
Separated/Divorced/Widow		1.04	0.92	0.85
Never married		1.07	1.03	1.03

Number of children (ref: No Child)

1-2 children	1.22*	1.23*	1.28**
3+ children	1.29*	1.37*	1.45**

Region of Birth (Ref: Europe)

Asia	1.28**	1.07	1.09
Middle East	1.73***	1.51*	1.56**
Africa	1.62***	1.29*	1.32*
Caribbean	1.42	1.09	1.16
South-Central America	1.67**	1.55*	1.55*
North America & Oceania & Aussie	0.81	0.94	1.03

Immigration Class (Ref: Family Class)

Skilled Class	1.04	0.92	0.87
Business Class	1.10	1.07	1.03
Refugee	1.47***	1.10	1.04

Education at Arrival (Ref: Up to High School)

College/CEGEP/Trade/Apprenticeship	0.96	0.93	0.89
Bachelor's	1.12	1.07	0.99
Master's/Above	1.26*	1.22	1.15

CMA of Residence (Ref: Other)

Montreal	0.78*	0.68***	0.79*
Vancouver	0.69***	0.65***	0.68***
Toronto	1.00	0.96	0.95

Language Proficiency (Ref: Not proficient)

Proficient in Either English / French		1.04	1.11
Proficient in Both English & French		0.94	1.03

Discrimination (Ref: No)

Yes		1.39***	1.22**
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Perception of Life (Ref: Neutral)

Satisfied		0.78***	0.82*
Dissatisfied		0.95	0.91

Number of Jobs (Ref: No Job)

1 Job		1.05	1.05
2 or More Jobs		1.19*	1.17

Financial Strength (Ref: Just enough money)

More than enough money	0.76**	0.81*
Not enough money	1.66***	1.50***
Family Income (Ref: Less than 10000)		
10000-24999	0.98	0.99
25000-44999	0.77*	0.79
45000-69999	0.63***	0.66***
70000 and more	0.60***	0.63***
Stress (Ref: No)		
Yes		1.60***
General Health (Ref: Excellent Health)		
Better Health		1.14
Fair/Poor Health		1.52**
Emotional Health at Wave 2 (Ref: Healthy)		
Unhealthy		2.03***

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

Consistent with our previous findings, female immigrants were more likely to experience emotional health problems compared with their male counterparts. Moreover, immigrants who rated their general health as fair/poor and those who experienced discrimination and stress were more likely to experience emotional health problems but those who were satisfied with their life in Canada had a lower likelihood of experiencing emotional health problems. It is, however, surprising that discrimination, life satisfaction, self-rated general health, and stress did not confound or mediate the relationship between remittance sending and emotional health as expected. After further analysis, we found that it was immigrants' emotional health at Wave 2 that mediated the relationship between remittance sending at Wave 2 and emotional health at Wave 3.

In Table 4.4, we assessed whether the relationship between remittance behaviour at Wave 2 and self-reported emotional health at Wave 3 varies by gender. We, however, extended our analysis to test whether the moderating effect of gender depends on the emotional health status of respondents at Wave 2 in order to capture the nuanced health transitions between Waves 2 and 3 as depicted in Figure 1. Model 1 shows the likelihood of experiencing emotional health problems at Wave 3 for immigrants who were emotionally healthy at Waves

1 and 2 (refer to the dotted blue line in Figure 1). On the other hand, Model 2 shows the likelihood of recovering from emotional health problems at Wave 3 for immigrants who were emotionally healthy at Wave 1 and unhealthy at Wave 2 (refer to the dotted green line in Figure 1).

Table 4-4 Binary Logit Models (Weighted) Predicting Decline in Emotional Health and Recovery from Emotional Health Problems Between 2 Years and 4 Years After Arriving (Wave 3)

	Model 1	Model 2
	Healthy at Wave 2 & Unhealthy at Wave 3	Unhealthy at Wave 2 & Healthy at Wave 3
	OR	OR
Don't Remit * Male		
Remit Moderately * Male	1.08	0.57**
Remit Extensively * Male	1.35	0.86
Don't Remit * Male		
Don't Remit * Female	1.66***	0.61***
Remittance * Gender		
Remit Moderately * Female	1.12	2.06*
Remit Extensively * Female	0.58*	0.82

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

Note: We adjusted for all the selected variables

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

With the interaction term included, the main effect of remittance is interpreted as the effect for males who remitted (moderately and extensively) compared with their counterparts who did not remit. Model 2 (Table 4.4) shows that male immigrants who were unhealthy at Wave 2 were 43% less likely to recover from their emotional health problems at Wave 3 if they remitted moderately compared with their counterparts who did not remit. The main effect of gender, however, reflects the effect of not remitting for females compared with their male counterparts. Our analysis suggests that female immigrants who were emotionally healthy at Wave 2 were 66% more likely to experience emotional health problems at Wave 3 if they did not remit compared with their emotionally healthy male counterparts who did not remit. Likewise, females who experienced emotional health problems at Wave 2 were 39% less likely to recover from their emotional health problems at Wave 3 if they did not remit compared with their emotionally unhealthy male counterparts who did not remit. This

suggests that the repercussion for not sending money to relatives and friends is greater for female immigrants compared with male immigrants.

On the other hand, the benefit for remitting was greater for female immigrants compared with their male counterparts. The interaction term in Model 1 presupposes that females who were emotionally healthy at Wave 2 were 42% less likely to experience emotional health problems at Wave 3 if they remitted extensively compared with their healthy male counterparts who remitted extensively. The interaction term in Model 2 also indicates that unhealthy females who were able to remit moderately were more likely to recover from their emotional health problems at Wave 3 compared with their unhealthy male counterparts who remitted moderately (approximately 106%).

4.5 Discussion and Conclusion

To the best of our knowledge, this is the first Canadian study that examines the cost and benefits of immigrants' remittance behaviour on their own health using longitudinal national survey data. Within the Canadian context, the existing literature has largely focused on how immigrants' pre/post-migration experiences affect their health. Hence, little is known about the extent to which immigrants' choice to maintain transnational ties to their relatives and friends abroad influences their health. Our analyses demonstrate that immigrants who maintain financial ties to their relatives and friends outside Canada shortly after arrival (within the first six months) have higher odds of experiencing emotional health problems within the first two years of arrival. This finding contradicts that of Alcántara and colleagues (2015), which suggests that remittance sending can generate positive psychological states that safeguard against depression. Our results are, however, not startling since we focused on the effect of sending remittance on immigrants' emotional health during the early stages of their integration. Prior studies show that new immigrants often experience profound adjustment challenges such as discrimination (individual and structural), under/unemployment, income inadequacy, and language and communication barriers at the initial period of arrival (Newbold, 2009; Shooshtari et al., 2014). Considering these challenges, remittances can easily become an extra financial burden, which can increase the risk of emotional distress (Acevedo-Garcia et al., 2012; Akuei, 2005).

After the initial period of arrival, however, female immigrants who do not remit have higher odds of experiencing emotional health problems. Our analyses show that remitting extensively acts as a buffer against emotional health decline for healthy females, and remitting moderately functions as a pathway to emotional health recovery for unhealthy females. These findings are particularly germane, and reflect the extent to which gendered expectations about remittances can positively influence the emotional health of female immigrants in destination societies. Recall from our discussion that female immigrants are often expected to be selfless, and more willing to support their non-migrant relatives (Landolt & Da, 2005; Parreñas, 2001). Against this backdrop, it is realistic to expect that, while those who are unable to conform to this expectation may experience a strong sense of shame and frustration (Mckay, 2004), which can be detrimental to their emotional health, those who act altruistically by sending remittances may derive a greater sense of emotional satisfaction. Besides this altruistic explanation, female immigrants may accrue more status, prestige and recognition for remitting extensively compared with their male counterparts who are expected to do so by virtue of their masculine role as breadwinners for their relatives in the origin country. Consequently, sending large amounts of money may increase the economic importance of female immigrants and enhance their ability to better negotiate spaces of power and decision-making within the transnational network (Hammond, 2010; Holst et al., 2012; Suksomboon, 2008; Zontini, 2004), which can, in turn, buffer them from emotional health problems.

Our findings also suggest that emotionally unhealthy males who remit moderately are less likely to recover from their emotional health problems. It is fair to expect that male immigrants who are emotionally unhealthy after the initial adjustment period may be experiencing severe barriers to integration, and hence may be struggling to live up to their masculine expectations as breadwinners of their family in the origin and destination society. Considering these challenges, sending remittances can strain their already limited financial resources, making it even more difficult for them to provide for themselves and their immediate family in Canada. More importantly, remitting moderately might reveal their downward mobility to their relatives back home, and this can lead to a decline in their prestige and honour, thereby perpetuating their emotional health problems.

Our findings highlight heterogeneity of immigrants' experiences, and as expected the risk of experiencing emotional health problems is greater for immigrants of colour since they often

encounter greater barriers to integration (Ng, Wilkins, Gendron, & Berthelot, 2005). With regard to immigration class of entry, refugees are more vulnerable, probably because they neither have access to existing network of family members as family class immigrants nor the human capital and financial resources possessed by economic class immigrants (Drennan & Joseph, 2005; Lawrence & Kearns, 2005; Newbold, 2009). Our findings also attest to the socioeconomic patterning of immigrants' health (Asanin & Wilson, 2008; De Maio & Kemp, 2010; Dunn & Dyck, 2000), which reflects the extent to which immigrants with high socioeconomic status have more resources to buffer stress and cope with stressful situations (Shen & Takeuchi, 2001).

In conclusion, we reiterate that our objective has been to examine immigrants' emotional health through a transnational lens. We make a theoretical and empirical contribution to the sociology of health literature by examining how immigrants' financial ties to relatives and friends abroad affect their emotional health in Canada. Although seldom emphasized, we have shown that immigrants' remittance behaviour and self-reported emotional health are inextricably linked. In detailing the gender dynamics of our results, we underscore how gender expectations about remittances have different implications for the emotional health of male and female immigrants in Canada. To date, the theories explaining immigrants' health trajectories mainly focus on post-migration factors within national boundaries of destination countries (Acevedo-Garcia et al., 2012; Dunn & Dyck, 2000). Unfortunately, these theories paint an incomplete picture since they fail to recognize the extent to which immigrants' cross-border ties and activities (i.e. remittances) impact their health. Adding to this layer of theoretical conceptualization, we have presented a compelling argument, and empirically demonstrated the importance of incorporating transnational theory in the conceptual toolbox for explaining immigrants' health transitions.

We, however, acknowledge that our analyses were based on retrospective self-reported measures of remittance behaviour, which are subject to recall bias. Moreover, the LSIC data does not contain information on the frequency of remitting; hence, we were unable to show how sending remittance consistently affects immigrants' emotional health. Due to data limitations, we were also unable to examine how other economic transnational ties (e.g. transnational entrepreneurship and housing investment) influence immigrants' emotional health. We, therefore, recommend the inclusion of these measures in future surveys aimed at measuring immigrants' economic transnational ties. Our study also relies on self-reported

measures of health, which have been criticized in the literature. Though questions have been raised in regards to the reliability and validity of self-reported health measures (Crossley & Kennedy, 2002; De Maio, 2007), they are commonly used in the social epidemiology and medical sociology literature and have been found to be strongly associated with actual health status (Blakely, Lochner, & Kawachi, 2002). As an alternative to self-reported health measures, future research can use objective measures, which capture whether or not respondents have been clinically diagnosed of any emotional/mental illness. What is more, we were unable to assess how the remittance behaviour and emotional health of immigrants who participated in all the three Waves differ from those who dropped out of the study. This is because the Wave 3 data file has information on only those who had complete information across all the 3 time points. Nonetheless, the weight variable included in the data file accounts for those who could not be traced during the follow-up period and those who left Canada during the data collection period (Schellenberg & Maheux, 2007). We also acknowledge that excluding immigrants who experienced emotional health problems at Wave 1 might result in losing some variance in the emotional health outcomes at Waves 2 and 3; however, it was methodologically essential to adopt this strategy in order to address the potential problem of reverse/reciprocal causality, which could bias our estimates (Kuure et al., 2016).

Despite these caveats, this study offers important insights, which are often overlooked in health policy discussions and debates. The foregoing results clearly suggest that maintaining financial ties to relatives and friends abroad has far-reaching gendered implications on the health of immigrants in Canada. These insights are useful, especially for professional healthcare staff, and immigrant settlement and integration agency workers. In order to better understand and address the mental health needs of immigrants, we encourage professional healthcare staff and immigrant service agency workers to recognize, consider, and assess how immigrants' ability or inability to fulfil their transnational financial obligations affects their emotional health. We, therefore, recommend that the health effects of immigrants' transnational activities should be at the forefront of public health discussions in order to enhance the effectiveness of public health services aimed at enhancing the health of new immigrants in Canada.

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Chapter Five

5 Sacrificing Education to Remit? Examining Immigrants' Unmet Educational Aspirations as a Function of their Remittance Behaviour

5.1 Introduction

Since 1995, economic immigrants have accounted for more than half of the annual intake of immigrants to Canada (Chagnon, 2013). This is partly because Canada's immigration policy is oriented towards attracting and admitting skilled and educated immigrants from different world regions who can potentially contribute to the economy (Bonikowska, Hou, & Picot, 2011; Buzdugan & Halli, 2009). The literature shows that recent immigrants have higher levels of education than earlier immigrant cohorts and native-born Canadians (Buzdugan & Halli, 2009; Houle & Yssaad, 2010; Li, 2003). Despite being very educated and skilled, it is disconcerting that recent immigrants often have less success in finding employment that is commensurate with their human capital (Esses, Bennett-AbuAyyash, & Lapshina, 2014; Gilmore, 2009; Houle & Yssaad, 2010; Zietsma, 2010). Existing research points to several reasons, including discrimination, non-recognition of immigrants' foreign credentials, bias hiring practices that lead to credential devaluation, and competition from highly educated native-born youths (Dietz, Joshi, Esses, Hamilton, & Gabarrot, 2015; Dietz, Esses, Joshi, & Bennett-AbuAyyash, 2009; Esses et al., 2014; Ferrer & Riddell, 2008; Reitz & Banerjee, 2007; Teelucksingh & Galabuzi, 2005).

Research suggests that immigrants can enhance their labour market integration by pursuing Canadian education after arrival (Adamuti-Trache, Anisef, Sweet, & Walters, 2013).

Assessing immigrants' predisposition to invest in their human capital is essential because Canadian education and training elevate their competitiveness in the labour market and accelerate their earnings growth (Banerjee & Verma, 2012). Although the labour market returns to obtaining Canadian credentials are high (Banerjee & Verma, 2012; Gilmore & Le Petit, 2008), not all immigrants are able to participate in post-migration education. According to the Longitudinal Survey of Immigrants to Canada, 67% of the immigrants who arrived in Canada between 2000 and 2001 had plans to further their education; however, after six months of arrival, only 45% of them had enrolled in some kind of educational or training program, including language instruction (Chui, 2003). This report indicates that a large

proportion of the immigrants who participated in the survey were unable to fulfil their educational aspirations. Existing research suggests that their failure can be attributed to demanding family responsibilities, financial and time constraints, and other immigrant-specific factors, like age, prior education, language proficiency, and gender (Adamuti-Trache et al., 2013; Adamuti-Trache & Sweet, 2010; Banerjee & Verma, 2012). Despite the extensive research on the factors that hinder immigrants' post-migration educational attainments, it remains unclear how their ties to family and friends abroad contribute to the issue.

The current paper is an apt response to the apparent gap in the literature. This paper does not only critically engage with ongoing discussions on the situational and dispositional factors that hinder the pursuit of post-migration education, but also extends the existing literature by examining the extent to which immigrants' transnational financial engagements affect the realization of their educational aspirations. Prior studies suggest that most immigrants continue to maintain ties and fulfill their financial obligations to their family in the homeland while they adapt and integrate into the destination society. Recently, the interest has been to explore if immigrants' transnational engagements preclude their initiatives to integrate and adapt to the host society and vice versa. Emerging evidence shows that transnationalism and integration are complementary and concurrent processes, implying that immigrants can successfully adapt to the destination country while simultaneously maintaining ties to their origin community (Itzigsohn & Saucedo, 2002; Levitt & Jaworsky, 2007; Lima, 2010; Portes, Guarnizo, & Haller, 2002; Tamaki, 2011). For instance, Levitt and Jaworsky (2007) argue that transnational belonging can enhance immigrants' political integration in destination countries, especially with increasing opportunities for dual citizenship. Findings from the work of Portes, Guarnizo, and Haller (2002) also suggest that transnational entrepreneurship functions as an alternative mode of economic adaptation for long-term residents, naturalized citizens, and economically successful immigrants.

Contrary to this optimistic view, there is evidence to suggest that some transnational engagements can be detrimental to the well-being of immigrants in destination societies (Datta et al., 2007; Kuuire, Arku, Luginaah, Buzzelli, & Abada, 2016; McGregor, 2007). For instance, Kuuire and colleagues (2016) suggest that, although transnational housing has symbolic utility, such an endeavour constrains immigrants' ability to enter homeownership since it requires substantial financial commitments over an extensive period. McGregor

(2007) and Datta and colleagues (2007) also highlight how immigrants' remittance obligations can constrain their employment choices. Drawing insights from these studies, I argue that remitting can have dire consequences on the lived experiences of immigrants in the destination society (Hammond, 2010; Kuuire, Arku, Luginaah, Abada, & Buzzelli, 2016). Remittances are essential for many transnational families because it is one of the main reasons for migration in the first place. Although remittances can increase local investments and household consumption levels in the origin country (Deshingkar, 2009; Pham & Hill, 2008), such outflows of financial resources can compromise the adequacy of immigrants' disposable income. In cases where disposable income is constrained by remittance sending, immigrants' ability to invest in their human capital development could be stifled, in turn, slowing down their labour market integration. The current study draws on the Canadian experience to understand the extent to which immigrants' transnational financial engagements impact their post-migration educational attainments.

5.2 Theoretical Explanations for Immigrants' Labour Market Integration

After the liberalization of Canadian immigration legislation in the 60s, Canada has witnessed changes in the pattern, volume, and demography of immigration. Immigration flows to Canada have decisively shifted from Europe, which hitherto was the dominant source, to developing countries in Asia, Africa, Latin America, and the Caribbean (Castles & Miller, 2009; Massey et al., 1993; Samers, 2010). Each year, Canada receives thousands of racially diverse immigrants with different skillsets from different source countries in anticipation that they will make significant contributions to the economy, culture, and society as a whole (Xu & McDonald, 2010). Since Canada places emphasis on admitting immigrants with high human capital to boost economic growth, it is expected that immigrants will find employment opportunities commensurate with their education and skills upon arrival. In fact, the human capital theory, which informs Canada's point system of selecting skilled immigrants (Abu-Laban & Gabriel, 2002), assumes that individuals (in this case immigrants) who have invested in their human capital will succeed in the labour market and receive higher compensation for their labour because their contributions can enhance productivity and profits (Becker, 1964; Buzdugan & Halli, 2009; Mincer, 1958; Schultz, 1961). Unfortunately, the labour market outcomes of recent immigrants do not align with the assumptions of the human capital theory. Research shows that recent immigrants receive lower returns for their

skills and knowledge compared with native-born Canadians, and this has consequences for their integration in the Canadian society (Houle & Yssaad, 2010). Clearly, the human capital theory provides an inadequate explanation for the experiences of recent immigrants, and as such it has been criticized for placing emphasis on individual achievements and overlooking structural barriers, like discrimination and discounting/devaluation/non-recognition of immigrants' foreign credentials (Krahn & Lowe, 2002; McBride, 2000).

5.2.1 Screening Theory

The poor labour market outcomes of recent immigrants suggest that more years of schooling do not necessarily guarantee better labour market outcomes—a notion that has been emphasized by proponents of the screening theory (Arrow, 1973; Spence, 1973). The screening theory provides an alternative, yet complementary, explanation for the labour market challenges of recent immigrants, especially those with higher levels of foreign-acquired education and skills. According to the screening theory, higher education functions exclusively as a signal to employers, who have incomplete information about the knowledge and productive abilities of job seekers. Employers, therefore, rely on educational credentials as a cheap and easy way to sort out individuals with different abilities. In making hiring decisions, employers place emphasis on the value and source of the credentials they are evaluating and this assessment is often based on the status of an applicant's educational institution, which is in some way connected to the country from which the credential was obtained. These insights bring attention to one of the reasons behind the devaluation and non-recognition of immigrants' credentials. Immigrants' foreign credentials are devalued in the Canadian labour market probably because they are assumed to be of low quality. Employers often screen out otherwise qualified immigrants, especially those who obtained their credentials from developing countries, from the job selection process since they do not view their foreign credentials as a strong signal for high productivity (Buzdugan & Halli, 2009). To overcome employers' reservations, some scholars have articulated that investing in Canadian human capital is a viable alternative for immigrants to improve their success in the Canadian labour market (Adamuti-Trache et al., 2013; Banerjee & Verma, 2012).

5.2.2 Immigrant Human Capital Investment Model

The forgoing assertion reflects the fundamental assumption of the Immigrant Human Capital

Investment (IHCI) model championed by Duleep and Regets (1999). The IHCI model maintains that, although immigrants' foreign credentials may be devalued in the destination country's labour market, it is still useful for learning and acquiring destination-country human capital (Duleep, Jaeger, & Regets, 2012). As prior research shows, post-migration education increases the labour market value of immigrants' source-country human capital and facilitates the transferability of their foreign experience and skills (Banerjee & Verma, 2012; Bratsberg & Ragan, 2002). In view of this, it will be more profitable for educated immigrants to pursue further education in order to enjoy greater returns to their pre-migration human capital investments, which would otherwise be lost (Adamuti-Trache et al., 2013). The IHCI model also suggests that immigrants whose knowledge and skills are less transferable (e.g. visible minority immigrants, refugees, and immigrants with poor language proficiency) will be more likely to participate in post-migration education because the returns for investing in their human capital are greater than the costs. The IHCI model presents useful theoretical arguments explaining the necessity and usefulness of investing in destination-country human capital; however, it is not very comprehensive. There are other situational, dispositional, and institutional factors beyond the predictions of the IHCI model that hinder immigrants' pursuit of education after migration.

5.2.3 The Chain-of-Response Model

Cross' (1981) Chain-of-Response (COR) model proves to be a useful theoretical complement to the IHCI model. The COR model accommodates a range of dispositional, institutional, and situational factors presumed to hinder adults' educational attainments (Cross, 1981).

Dispositional factors reflect individuals' personal attitudes towards learning and their prior learning histories and experiences. Prior studies suggest that individuals with negative learning experiences and those who feel they are too old to return to school tend to refrain from enrolling in new educational programs (Adamuti-Trache et al., 2013; Banerjee & Verma, 2012; Boeren, 2009). Younger immigrants, on the other hand, have more incentives to pursue further education because they have a longer working life ahead of them and are more likely to derive greater benefit/utility from their educational investments compared with older immigrants (Banerjee & Verma, 2012). Institutional factors relate more to the supply side of learning opportunities (e.g. the kind of structural media employed, the programs being offered, and the duration of the course) (Adamuti-Trache & Sweet, 2010; Flynn, Brown,

Johnson, & Rodger, 2011). There is evidence that uninteresting and poor curriculum, for instance, discourage some adult learners from enrolling and completing educational programs (Bamber & Tett, 2000).

Situational barriers arise from the circumstances of an individual's life at a given time point, and they typically include lack of time, financial constraints, family responsibilities and obligations (e.g. being married and having dependent children) and job responsibilities (Adamuti-Trache et al., 2013; Banerjee & Verma, 2012; Flynn et al., 2011). The literature suggests that married individuals and those with dependent children may find it time consuming and challenging to pursue their educational goals (Adamuti-Trache et al., 2013; Flynn et al., 2011). Instead of furthering their education, these individuals will most likely seek gainful employment, even if the employment is precarious and below their qualifications, in order to fulfill their family responsibilities (Banerjee & Verma, 2012). Immigrants experiencing financial difficulties may also be forced to fend for themselves by seeking paid employment. Moreover, they may not have the resources to pay for tuition and procure other educational materials (Banerjee & Verma, 2012; Flynn et al., 2011). Immigrants experiencing financial challenges may also be less motivated to pursue further education because they tend to work in jobs that require less skill upgrade (Flynn et al., 2011).

The COR model certainly captures some dynamic factors that are overlooked in the IHCI model. While the COR model provides valuable insights, it focuses on factors within the boundaries of destination societies and overlooks the extent to which immigrants' continuing transnational ties can potentially affect their pursuit of post-migration education. There is consensus among scholars that family responsibilities and financial difficulties are typical barriers to pursuing further education (Banerjee & Verma, 2012; Flynn et al., 2011), but it is seldom emphasized that these situational circumstances are transnational in nature. Immigrants' financial responsibilities persist after migration and fulfilling these obligations can further constrain their financial resources, thereby limiting their chances of pursuing further education. To gain a better understanding of the factors that hinder the realization of immigrants' post-migration educational aspirations, I situate my discussion within the framework of transnational family obligations since most immigrants live across multiple social and geographical spaces.

5.2.4 Understanding Remittances within the Framework of Transnational Family Obligations

Although immigrants in history engaged in cross boarder activities, Portes, Guarnizo, and Landolt (1999) and Itzigsohn (2000) argue that immigrants' transnational engagements in contemporary times deserve new attention because globalization and advancing modern technologies have made them widespread and enduring. Within the transnational paradigm, remittances are central to maintaining transnational relationships. Studies have shown that transnational social ties among people living across transnational social fields are often constituted by the flow of money, and these monetary circulations are deeply embedded in complex systems of cultural expectations, obligation, and self-worth (Hoang & Yeoh, 2015). In the absence of physical propinquity and intimacy, remittances seem to be the primary currency for care, and immigrants' demonstration of affection and solidarity to their transnational family is highly contingent on their pecuniary transfers (Hoang & Yeoh, 2015; Moran-Taylor, 2008; Parreñas, 2005). This notion reflects how relationships between transnational family members and friends are extensively monetized (Hoang & Yeoh, 2015).

According to Carling (2008), the interactions between immigrants and their relatives in the homeland are structured and informed by transnational moralities. These moralities reflect the notion of repaying the so-called "gift of communality." Hage (2002), the pioneer of the argument, suggests that migration results in physical separation from one's social group, and, within the moral economy of social belonging, this can be a guilt inducing process. By virtue of their membership, immigrants remain indebted to their community and family after migrating and they are expected to repay their debt by engaging in various transnational practices, particularly sending remittances (Carling, 2008). Thinking along the same lines, Kusakabe and Pearson (2015) and Sobieszczyk (2015) conceptualize remittance as a repayment of filial debts of gratitude. In fact, most non-migrant relatives have a sense of entitlement and expectation to receive financial support from their relatives abroad (Gowricharn, 2004). Hence, failure/inability to remit or sending less money than what ought to be sent can be a major source of intrafamilial conflict, driving a wedge between immigrants who are labelled as ungrateful, selfish, and insensitive to the well-being of their family back home and their disgruntled non-migrant relatives who have high expectations to receive remittances (Carling, 2008). To maintain their integrity as dutiful family members and avoid being labelled as ungrateful, some immigrants send money despite their precarious

conditions in order not to violate or undermine deeply held familial notions of mutual support and collective well-being (Datta et al., 2007; Wong, 2006). In essence, remittance sending is socially, emotionally, and morally important because it serves as a glue that reinforces solidarity and connectedness among family members living across transnational spaces (Faliciv, 2001). In affirmation, Kreager and Schröder-Butterfill (2015) claim that remittance is an invaluable material and symbolic expression of immigrant's continuing solidarity and obligation to their transnational family and a strong affirmation of their familial and communal identity. Considering these arguments, remittance sending can be a source of pride, personal gratification, and social prestige (Carling, 2008).

This notwithstanding, remitting can have negative implications on the well-being of immigrants in destinations societies. Findings from McGregor's (2007) study, for instance, reveal how immigrants' obligation to remit, although not the only reason, constrains their decision to accept and endure working in low-status, poor paying jobs. Datta and colleagues (2007) also highlight how immigrants often take multiple precarious jobs and work long stressful hours in order to save enough money to sustain themselves and support their families back home. No wonder, remittance sending has been found to jeopardize the emotional health of recent immigrants, especially during their initial period of arrival as shown in Chapter 4. Against this backdrop, it is fair to assume that remittances can constrain the financial capacity of immigrants to invest in their human capital, given their poor labour market outcomes. This means that, although some immigrants may have intentions to further their education after arrival, their remittance obligations can stifle their initiatives, and consequently slowdown their integration into the Canadian labour market. Indeed, understanding remittances within the framework of transnational family obligations and shared understanding of kinship responsibilities clarifies why some immigrants may remit even at the expense of their post-migration educational attainment.

5.3 Materials and Method

5.3.1 Data Source

For our longitudinal analyses, we used all three Waves of the Longitudinal Survey of Immigrants to Canada (LSIC) collected by Statistics Canada in collaboration with Citizenship and Immigration Canada. The LSIC is a national survey that collected information from immigrants who arrived in Canada between October 1, 2000 and September 30, 2001. A

longitudinal respondent was an individual aged 15 or older, randomly selected from sampled households for interview. A total of 12,040 individuals were interviewed at Wave 1, 9,322 at Wave 2, and 7,716 at Wave 3. At Wave 1, the questions referred to the six months period between data collection and the respondents' arrival in Canada. At Wave 2, the questions referred to the period between six months and two years of arrival (approximately 18 months), and at Wave 3, the questions referred to the period between two years and four years of arrival. A weighting method designed by Statistics Canada was used to ensure that data at Waves 2 and 3 were representative of the respondent population at Wave 1 in order to adjust for attrition.

The LSIC data has relevant information on the factors that facilitate the settlement and integration of immigrants from many source countries, thus making it possible to draw useful cross-national comparisons in regard to their lived experiences over time. Respondents were asked questions about their immigration status, socio-demographic characteristics, employment and income status, linguistic skills, and other settlement experiences. More importantly, the LSIC has information on immigrants' remittance behaviour, educational aspirations, and educational attainments after arrival. This presents a unique opportunity to explore the extent to which remittance sending is associated with immigrants' unmet educational aspirations. Consistent with prior studies (Adamuti-Trache et al., 2013; Adamuti-Trache & Sweet, 2010), the sample comprises of immigrants who a) have not lived in Canada before arrival b) are between 25 and 49 years and c) have at least a high school degree. Restricting the sample based on prior residency in Canada was necessary to ensure that respondents were not familiar with Canadian society and had not acquired any Canadian credentials prior to attaining permanent residence. The age selection favoured respondents in their prime working age, and the education restriction ensured that respondents had the basic educational background necessary to facilitate the acquisition of Canadian human capital. The analytic sample after these restrictions was 4,706 immigrants.

5.3.2 Measures

5.3.2.1 Outcome Variable

The outcome variable for this study is post-migration education measured at Waves 2 and 3. In the literature, post-migration education is often a binary variable indicating whether or not an immigrant has taken any or any other Canadian education or training after their arrival.

Although useful, this categorization is simplistic. At the very least, there are two categories of non-participants who are lumped together: those who did not have intentions to participate and did not participate and those who had intentions of participating and could not participate. This paper, therefore, takes an innovative approach to disentangle intenders who could not achieve their educational aspirations from non-participants who did not have post-migration intentions. As a result, the post-migration outcome at Wave 2 was categorized as follows: 0 = planned non-participants (respondents who did not have intentions of furthering their education at arrival and did not participate in any or any other educational program at Wave 2); 1 = unfulfilled intenders (respondents who had intentions of furthering their education at arrival and could not meet their educational aspirations at Wave 2) and 3 = participants (respondents who took any or any other educational program at Wave 2). We did not disaggregate participants into intenders and non-intender because of sample size limitations. The post-migration education outcome for Wave 3 followed the same classification approach.

5.3.2.2 *Independent Variables*

Our focal independent variable is remittance behaviour measured at Waves 1 and 2. Remittance behaviour at Wave 1 was defined based on the response to this question: Since you came to Canada, have you sent money outside Canada to relatives or friends? The response was coded '1' if the respondent sent remittance and '0' if they did not. At Waves 2 and 3, immigrants were asked whether they had sent money outside Canada to relatives or friends since their last interview. If they had remitted, a follow up question inquiring how much they sent was posed. Remitting less than the pooled median amount (\$1,500) was categorized as remitting moderately and remitting more than or equal to the pooled median amount was categorized as remitting extensively. Immigrants' remittance behaviour at Wave 2 was, therefore, coded as "0" if they did not remit, "1" if they remitted moderately, and "2" if they remitted extensively.

Based on findings from the literature, we adjusted for individual, situational, dispositional, and skill transferability factors. Due to data limitations, the institutional barriers discussed by Cross (1981) were not tested in this study. I included respondents' gender (Male and Female) as an important individual-specific factor. Situational factors are related to life circumstances that hinder immigrants' ability to invest in their human capital. The following situational

factors were included in the analyses: Number of children in Canada (No child, 1-2 children, and 3 or more children), Marital status (Married, Separated/divorced/widowed, and Never married), Number of jobs, Recognition of prior work experience (Prior work experience has been accepted/partially accepted, prior work experience not accepted, Not tried to access prior work experience/Not looking for a job, In the process of finding out whether foreign experience will be accepted, and Not stated (e.g. no prior work experience)), income adequacy (have just enough money to meet basic needs, have more than enough money to meet basic needs, don't have enough money to meet basic needs) and family income (Less than \$10,000, \$10000-24999, \$25000-44999, \$45000-69999, and \$70000 or more).

Dispositional factors relate to negative perceptions and attitudes, which discourage enrolment in educational programs (e.g. feeling too old to return to school). I, therefore, included immigrants' age as a dispositional factor in my analysis. I also controlled for immigrants' class of entry (Family class, Skilled class, Business class, and Refugees), Region of birth (Europe, East Asia, South-East Asia, Southern Asia, West & Central Asia, Middle East, Africa, Caribbean, South and Central America, and North America, Oceania, and Aussie) and language proficiency (Not proficient in both official languages, proficient in either English/French, and proficient in both English/French). Insights from the IHCI model suggest that these variables reflect the transferability of immigrants' skills into the labour market, and as such they are important determinants of post-migration education. The IHCI model also highlights the importance of immigrants' pre-migration educational attainments, suggesting that, although they may be devalued, they are still necessary for acquiring host country human capital. Pre-migration educational attainment is categorized as High school, College/Trade/Apprenticeship, Bachelors, and Masters & Above. Besides these factors, I adjusted for immigrants' Census Metropolitan Area of residence (Toronto, Montreal, Vancouver, and Other). The concentration of immigrants in Toronto, Montreal and Vancouver, where immigrants experience fierce competition from highly educated, young, native-born labour market entrants, warrants the inclusion of this variable (Reitz and Banerjee, 2007).

5.3.3 Analytical Technique

Multinomial logistic regression models with lagged dependent variable(s) were fitted to the data to ascertain the risk of being a planned non-participant, an unfulfilled intender, or a

participant. The exponentiated coefficients from multinomial logit models are interpreted in reference to the base outcome. My aim was to examine whether remitters have a higher risk of being unfulfilled intenders relative to planned non-participants and participants, adjusting for the selected theoretically relevant variables. To obtain these estimates, I reran the multinomial logistic regressions models by changing the base outcomes. First, I examined the likelihood of being an unfulfilled intender relative to a planned non-participant (base outcome) and thereafter the likelihood of being an unfulfilled intender relative to a participant (base outcome)⁷. To complement the outputs from the multinomial analyses, I estimated average marginal effects for each regressor to derive the probability of observing the three outcome categories.

In what follows, I present the weighted descriptive characteristics of the sample and then estimate weighted baseline associations between remittance sending and the pursuit of post-migration education. Thereafter, I assess the robustness of this relationship by adjusting for the selected individual, situational, dispositional, and skill transferability factors. The bivariate and multivariate analyses are conducted in two stages: I estimated (a) the risk of being an unfulfilled intender relative to a planned non-participant and a participant at Wave 2 based on selected independent variables at Wave 1 (b) the risk of being an unfulfilled intender relative to a planned non-participant and a participant at Wave 3 based on selected independent variables at Waves 1 and 2. In estimating the pursuit of post-migration education at Wave 2, I controlled for immigrants' participation in post-migration education at Wave 1. Likewise, I adjusted for immigrants' participation in post-migration education at Waves 1 and 2 when I was estimating the pursuit of post-migration education at Wave 3. This technique can be characterized as a lagged effect static-score panel model (Finkel, 1995) or conditional change panel model (Plewis, 1985). I examined the factors that affect the pursuit of post-migration education at Waves 2 and 3 because the experiences of immigrants change overtime. Within the first two years of arrival, immigrants are more likely to experience severe challenges adapting to Canada, but their experiences tend to improve as they learn to navigate the Canadian society. More so, immigrants often face higher remittance expectations after the initial period of arrival when their chances of finding a well-paying job are high.

⁷ I verified my estimates using the `listcoef` stata command, which presents estimates of all combinations of the outcome categories.

5.4 Results

5.4.1 Weighted Descriptive Characteristics of the Sample

The weighted descriptive statistics of the sample are shown in Table 5.1. It is evident that nearly half (46%) of the respondents participated in some form of post-migration educational program (including language training) at Wave 1. At Wave 2, only 32% of the respondents participated in some form of post-migration educational program (excluding language training). A greater proportion (45%) of the respondents were unable to take any educational or training program (excluding language training), although they had intentions of furthering their education at arrival. The proportion of unfulfilled intenders (i.e. immigrants who experienced unmet educational aspirations) decreased to approximately 38% at Wave 3. At Wave 1, 13% of the respondents sent money to their relatives and friends abroad. The proportion of immigrants who remitted nearly doubled at Wave 2: 12% remitted moderately (less than \$1,500) and 12% remitted extensively (\$1,500 or more). As expected, a greater proportion of the respondents arrived in Canada with high levels of education. More than two-thirds of the respondents (74%) had university education. It is, therefore, not surprising that about 77% of the respondents were admitted to Canada under the Federal Skilled Worker Class.

Table 5-1 Descriptive Statistics (Weighted) Of Selected Variables

	Proportions/Mean
Post Migration Education (Wave 1)	
No	0.540
Yes	0.460
Post Migration Education (Wave 2)	
Planned Non-participants	0.230
Unfulfilled intenders/Unmet Educational Aspirations	0.448
Participants	0.322
Post Migration Education (Wave 3)	
Planned Non-participants	0.374
Unfulfilled intenders/Unmet Educational Aspirations	0.377
Participants	0.249
Gender	

Male	0.521
Female	0.479
Immigration Class	
Family Class	0.137
Skilled Class	0.766
Business Class	0.044
Refugee	0.053
Education at arrival	
High school	0.090
College/CEGEP/Trade/Apprenticeship	0.170
Bachelor's	0.505
Master's/Above	0.235
CMA of Residence	
Other	0.230
Toronto	0.490
Montreal	0.141
Vancouver	0.139
Region of birth	
Europe	0.158
East-Asia	0.287
Southeast-Asia	0.100
Southern-Asia	0.225
West/Central-Asia	0.046
Africa	0.093
South-Central America	0.029
North-America & Oceania & Aussie	0.009
Middle East	0.034
Caribbean	0.019
Remitted Decision (Wave 1)	
No	0.871
Yes	0.129
Amount Remitted (Wave 2)	
Did not remit	0.766
Remitted Moderately	0.115
Remitted Extensively	0.120
Number of children (Wave 1)	

No child	0.373
1-2 children	0.537
3+ children	0.090
Number of children (Wave 2)	
No child	0.286
1-2 children	0.611
3+ children	0.103
Marital Status (Wave 1)	
Married	0.882
Separated/divorced/widow	0.017
Never married	0.100
Marital Status (Wave 2)	
Married	0.900
Separated/divorced/widow	0.027
Never married	0.073
Family Income (Wave 1)	
Less than 10000	0.581
10000-24999	0.301
25000-44999	0.080
45000-69999	0.025
70000 and more	0.013
Family Income (Wave 2)	
Less than 10000	0.079
10000-24999	0.237
25000-44999	0.322
45000-69999	0.233
70000 and more	0.129
Financial Strength (Wave 1)	
Just enough money	0.540
More than enough money	0.077
Not enough money	0.384
Financial Strength (Wave 2)	
Just enough money	0.624
More than enough money	0.155
Not enough money	0.221

Language Proficiency (Wave 1)	
Not Proficient in English & French	0.120
Proficient in Either English / French	0.765
Proficient in Both English & French	0.116
Language Proficiency (Wave 2)	
Not Proficient in English & French	0.057
Proficient in Either English / French	0.808
Proficient in Both English & French	0.135
Work Experience Accepted (Wave 1)	
Accepted/Partially Accepted	0.253
Not Accepted	0.223
Not tried & Not looked for a job	0.332
In the process of finding out	0.105
Not stated	0.087
Work Experience Accepted (Wave 2)	
Accepted/Partially Accepted	0.226
Not Accepted	0.166
Not tried & Not looked for a job	0.494
In the process of finding out	0.026
Not stated (e.g. No prior work experience)	0.088
Age Wave 1 (Mean)	
	34.7
Age Wave 2 (Mean)	
	36.3
Number of Jobs Wave 1 (Mean)	
	0.8
Number of Jobs Wave 2 (Mean)	
	1.2

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2)

5.4.2 The Pursuit of Post-Migration Education within the First 2 Years of Arrival

Table 5.2 presents two weighted models estimating the risk of being an unfulfilled intender relative to a participant and a planned non-participant within the first two years of arrival. The bivariate results in Model 1 suggest that the risk of being an unfulfilled intender relative to a planned non-participant was 71% higher for remitters than non-remitters. There was, however, no significant difference between remitters and non-remitters with regard to the risk of being an unfulfilled intender relative to a participant. These findings were robust even after

controlling for the selected individual, situational, dispositional, and skill transferability factors in Model 2.

Table 5-2 Multinomial Logit Models (Weighted) Predicting Post-Migration Education within the First Two Years of Arrival (Wave 2)

	Unfulfilled intenders Vs. Planned Non-participants		Unfulfilled intenders Vs. Participants	
	Model 1 RRR	Model 2 RRR	Model 1 RRR	Model 2 RRR
Independent Variables (Wave 1)				
Remittance Decision (Ref: No)				
Yes	1.71***	1.58***	1.14	1.20
Gender (ref: Male)				
Female		1.17		1.17
Immigration class (ref: Family Class)				
Skilled Class		0.93		0.76*
Business Class		0.58*		2.08**
Refugee		0.92		1.05
Education at arrival (ref: High school)				
College/CEGEP/Trade/Apprenticeship		0.88		0.64*
Bachelor's		1.15		0.47***
Master's/above		0.92		0.40***
Age		0.96***		1.00
CMA of residence (ref: Other)				
Toronto		0.87		0.96
Montreal		1.03		1.07
Vancouver		1.62***		0.93
Region of birth (ref: Europe)				
East Asia		1.40*		1.35*
South-East Asia		3.07***		1.11
Southern Asia		2.01***		1.36*
West & Central Asia		1.13		0.91
Africa		1.42*		0.79
South-Central America		3.37***		1.06
North America & Oceania & Aussie		1.07		1.19
Middle East		1.68*		1.54

Caribbean	3.89***	0.60*
Number of children (ref: No child)		
1-2 children	1.07	0.99
3+ children	0.90	0.96
Marital status (ref: Married)		
Separated/divorced/widow	0.96	0.96
Never married	1.28	0.82
Number of jobs	1.08	1.04
Family income (ref: Less than 10000)		
10000-24999	0.83	1.12
25000-44999	0.70*	1.17
45000-69999	0.83	1.17
70000 and more	0.44*	1.16
Financial strength (ref: Just enough money)		
More than enough money	1.35	1.05
Not enough money	1.31**	1.10
Language Proficiency (Not Proficient)		
Proficient in Either English / French	0.90	0.54***
Proficient in Both English & French	0.53**	0.48***
Work Experience Accepted (ref: Accepted)		
Not Accepted	1.38*	0.89
Not tried & Not looked for a job	1.45**	1.00
In the process of finding out	1.01	0.75*
Not stated (e.g. No prior work experience)	0.89	1.54*
Post Migration Education (ref: No)		
Yes	2.75***	0.92

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

The estimates in Model 2 suggest that immigration class of entry, age, CMA of residence, region of birth, family income, financial strength, language proficiency, foreign work experience assessment, and post-migration education at Wave 1 were significantly associated with the risk of being an unfulfilled intender relative to a planned non-participant at Wave 2. The risk of being an unfulfilled intender relative to a planned non-participant was 62% higher

for immigrants who resided in Vancouver compared with those who lived in other parts of Canada besides Toronto and Montréal. With regard to region of birth, the risk of being an unfulfilled intender relative to a planned non-participant was higher for East Asians, South-East Asians, Southern Asians, Africans, South & Central Americans, Caribbeans, and Middle Eastern immigrants compared with European immigrants. Immigrants who invested in Canadian human capital within six months of arrival and those who did not have enough money to meet their basic needs had a higher risk of being unfulfilled intenders relative to planned non-participants (approximately 175% and 31% respectively). Likewise, the risk of being an unfulfilled intender relative to a planned non-participant was higher for immigrants whose work experience had not been accepted and those who had not tried to look for a job or get their work experience assessed compared with their counterparts whose foreign work experience had been accepted or partially accepted (approximately 38% and 45%, respectively). On the other hand, immigrants who were proficient in both English and French had a lower risk of being unfulfilled intenders relative to planned non-participants (approximately 47%). The risk of being an unfulfilled intender was also lower for older immigrants and immigrants with high family income. Likewise, the risk of being an unfulfilled intender relative to a planned non-participant was 42% lower for business class immigrants compared with family class immigrants.

The analysis also suggests that immigration class of entry, educational attainment at arrival, region of birth, language proficiency, and foreign work experience assessment at Wave 1 were significant predictors of the risk of being an unfulfilled intender relative to a participant at Wave 2. The risk of being an unfulfilled intender relative to a participant was 2.1 times higher for business class immigrants than family class immigrants. However, the risk of being an unfulfilled intender was 24% lower for skilled immigrants compared with family class immigrants. Although the risk of being an unfulfilled intender relative to a participant was lower for Caribbean immigrants, it was higher for immigrants from East Asia and Southern Asia compared with European immigrants. Immigrants who were proficient in either one or both official languages had a lower risk of being unfulfilled intenders relative to participants (approximately 46% and 52%, respectively). Immigrants who were in the process of finding out if their work experience would be accepted also had a lower risk of being unfulfilled intenders (approximately 25%), but those who did not have pre-migration work experience had a higher risk of being unfulfilled intenders (approximately 54%).

Table 5.3 presents average marginal effects of the covariate measured at Wave 1 on the probability of being an unfulfilled intender, a planned non-participant and a participant at Wave 2. Remitting decreased the average probability of being a planned non-participant by 5.7 percentage points and increased the average probability of being an unfulfilled intender by 6.8 percentage points. The average probability of being an unfulfilled intender for females was 3.7 percentage points higher than that of males. The average probability of being a participant was 5.2 percentage points higher for skilled immigrants than that of family class immigrants. However, being a business class immigrant increased the average probability of being a planned non-participant by 14 percentage points and decreased the average probability of being a participant by 14 percentage points. Immigrants who were more educated prior to their arrival had a higher probability of being participants and a lower probability of being unfulfilled intenders. Moreover, older immigrants had a higher probability of being planned non-participants and a lower probability of being unfulfilled intenders and participants.

Table 5-3 Average Marginal Effects (Weighted) on the Probability of Observing the Outcome Categories Within the First Two Years of Arrival (Wave 2)

Independent Variables (Wave 1)	Planned Non-participants Coef.	Unfulfilled intenders Coef.	Participants Coef.
Remittance (Ref: No)			
Yes	-0.057**	0.068**	-0.010
Gender (ref: Male)			
Female	-0.015	0.037*	-0.022
Immigration class (ref: Family Class)			
Skilled Class	-0.006	-0.046	0.052*
Business Class	0.139***	0.004	-0.144***
Refugee	0.015	-0.002	-0.013
Education at arrival (ref: High school)			
College/CEGEP/Trade/Apprenticeship	-0.001	-0.067*	0.068*
Bachelor's	-0.064*	-0.082**	0.145***
Master's/above	-0.041	-0.127***	0.168***
Age	0.008***	-0.004*	-0.004**
CMA of residence (ref: Other)			

Toronto	0.019	-0.018	-0.001
Montreal	0.000	0.012	-0.012
Vancouver	-0.072***	0.030	0.042
Region of birth (ref: Europe)			
East Asia	-0.038	0.073**	-0.035
South-East Asia	-0.160***	0.112***	0.048
Southern Asia	-0.096***	0.111***	-0.015
West & Central Asia	-0.030	0.000	0.030
Africa	-0.078**	0.001	0.077*
South-Central America	-0.173***	0.110*	0.063
North America & Oceania & Aussie	0.000	0.028	-0.028
Middle East	-0.062	0.110*	-0.048
Caribbean	-0.210***	0.010	0.200***
Number of children (ref: No child)			
1-2 children	-0.012	0.006	0.006
3+ children	0.014	-0.015	0.001
Marital status (ref: Married)			
Separated/divorced/widow	0.005	-0.009	0.004
Never married	-0.048*	-0.008	0.057
Number of jobs	-0.010	0.013	-0.004
Family income (ref: Less than 10000)			
10000-24999	0.035*	-0.002	-0.034
25000-44999	0.069**	-0.015	-0.054
45000-69999	0.040	0.004	-0.044
70000 and more	0.158**	-0.070	-0.088
Financial strength (ref: Just enough money)			
More than enough money	-0.044*	0.035	0.009
Not enough money	-0.036**	0.039*	-0.003
Language Proficiency (Not Proficient)			
Proficient in Either English / French	-0.017	-0.094***	0.112***
Proficient in Both English & French	0.062	-0.161***	0.099**
Work Experience Accepted (ref: Accepted)			
Not Accepted	-0.058**	0.013	0.045*
Not tried & Not looked for a job	-0.059***	0.035	0.024
In the process of finding out	-0.023	-0.038	0.060*

Not stated (e.g. No prior work experience)	0.048	0.038	-0.086**
Post Migration Education (ref: No)			
Yes	-0.162***	0.082***	0.080***

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

Although immigrants from South-East Asia, Southern Asia, Africa, South and Central America, and the Caribbean had a lower probability of being planned non-participants, the average probability of being unfulfilled intenders was higher for Eastern Asians, South-East Asians, Southern Asians, South and Central Americans, and Middle Eastern immigrants. Surprisingly, immigrants from Africa and the Caribbean had a higher probability of being participants. Immigrants who did not have enough money to meet their basic needs had a lower probability of being planned non-participants and a higher probability of being unfulfilled intenders compared with those who had enough money to meet their basic needs. Immigrants who were proficient in either one or both official languages had a higher probability of being participants and a lower probability of being unfulfilled intenders compared with their counterparts who were not proficient in both official languages. Moreover, immigrants whose prior work experience had not been accepted had a lower probability of being planned non-participants and a higher probability of being participants compared with those whose prior work experience had been accepted or partially accepted. Immigrants who enrolled in an educational program within six months of arrival had a lower probability of being planned non-participants; however, they had a higher probability of being unfulfilled intenders and participants compared with their counterparts who had not enrolled in any educational program.

5.4.3 The Pursuit of Post-Migration Education Between 2 Years and 4 Years of Arrival

Table 5.4 presents two weighted models estimating the risk of being an unfulfilled intender relative to a participant and a planned non-participant between 2 years and 4 years of arrival. Model 1 suggests that remitting moderately and extensively was associated with a higher risk of being an unfulfilled intender relative to a planned non-participant (approximately 148% and 114%, respectively). Likewise, the risk of being an unfulfilled intender relative to a participant was 38% higher for immigrants who remitted extensively compared with those who did not remit. Although partially attenuated, these findings remained robust after

controlling for the selected individual, situational, dispositional, and skill transferability factors in Model 2.

Gender, age, region of birth, number of jobs and financial strength at Wave 2 and post-migration education at Wave 1 were associated with the risk of being an unfulfilled intender relative to a planned non-participant at Wave 3. The risk of being an unfulfilled intender relative to a planned non-participant was lower for older immigrants and those who had more than enough money to meet their basic needs compared with younger immigrants and those who had enough money to meet their basic needs. Being a female and having more jobs were, however, associated with a higher risk of being an unfulfilled intender relative to a planned non-participant. The risk of being an unfulfilled intender relative to a planned non-participant was also higher for immigrants who enrolled in an educational program within six months of arrival (approximately 27%). Moreover, the risk of being an unfulfilled intender was higher for South-East Asians, South and Central Americans, and Caribbeans compared with European immigrants.

Table 5-4 Multinomial Logit Models (Weighted) Predicting Post-Migration Education between Two Years and Four Years of Arrival (Wave 3)

Independent Variables (Wave 2)	Unfulfilled intenders Vs. Planned Non-participants		Unfulfilled intenders Vs. Participants	
	Model 1	Model 2	Model 1	Model 2
	RRR	RRR	RRR	RRR
Amount Remitted (Ref: Did not remit)				
Remitted Moderately	2.48***	1.84***	1.22	1.11
Remitted Extensively	2.14***	1.76***	1.38**	1.33*
Gender (ref: Male)				
Female		1.23*		0.99
Immigration class (ref: Family Class)				
Skilled Class		1.02		0.66*
Business Class		0.80		1.00
Refugee		1.05		0.68
Education at arrival (ref: High school)				
College/CEGEP/Trade/Apprenticeship		1.29		0.61**

Bachelor's	1.17	0.58**
Master's/above	1.06	0.49***
Age	0.96***	0.99
CMA of residence (ref: Other)		
Toronto	1.01	0.91
Montreal	0.79	1.04
Vancouver	1.12	0.99
Region of birth (ref: Europe)		
East Asia	0.81	1.03
South-East Asia	1.79***	1.25
Southern Asia	1.14	1.00
West & Central Asia	1.06	1.02
Africa	1.31	0.86
South-Central America	2.05**	1.01
North America & Oceania & Aussie	1.35	0.86
Middle East	1.47	0.98
Caribbean	5.70***	1.55
Number of children (ref: No child)		
1-2 children	1.12	1.27*
3+ children	1.22	1.34
Marital status (ref: Married)		
Separated/divorced/widow	1.47	1.57
Never married	1.30	1.19
Number of jobs	1.12*	1.05
Family income (ref: Less than 10000)		
10000-24999	0.88	1.07
25000-44999	0.89	1.05
45000-69999	1.01	0.95
70000 and more	0.99	1.20
Financial strength (ref: Just enough money)		
More than enough money	0.64***	0.91
Not enough money	1.09	0.90
Language Proficiency (Not Proficient)		
Proficient in Either English / French	1.20	0.50**

Proficient in Both English & French	1.27	0.59
Work Experience Accepted (ref: Accepted)		
Not Accepted	1.26	1.00
Not tried & Not looked for a job	0.87	1.01
In the process of finding out	0.67	0.66
Not stated (e.g. No prior work experience)	0.93	1.65**
Post Migration Education Wave 1 (ref: No)		
Yes	1.27**	0.87
Post Migration Education Wave 2 (ref: No)		
Yes	1.03	0.84

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

On the other hand, immigrants' class of entry, education at arrival, number of children, language proficiency, and prior work experience assessment at Wave 2 were significantly associated with the risk of being an unfulfilled intender relative to a participant at Wave 3. The risk of being an unfulfilled intender relative to a participant was lower for skilled and more educated immigrants. Compared with immigrants who were not proficient in both official languages, those who were proficient in one of the official languages had a lower risk of being unfulfilled intenders relative to participants (approximately 50%). The risk of being an unfulfilled intender was, however, higher for immigrants who did not have any prior work experience compared with those whose work experience had been accepted or partially accepted (approximately 65%). Likewise, the risk of being an unfulfilled intender relative to a participant was higher for immigrants with one or two children compared with their counterparts without children (approximately 27%).

The average marginal effects of the covariate measured at Waves 2 and 1 on the probability of observing the three outcome categories at Wave 3 are presented in Table 5.5. The findings suggest that immigrants who remitted moderately and extensively had a lower probability of being planned non-participants and a higher probability of being unfulfilled intenders compared with those who did not remit. Female immigrants had a decreased probability of being planned non-participants compared with their male counterparts. Similarly, immigrants who were highly educated at arrival had a lower probability of being planned non-participants and a higher probability of being participants. Skilled immigrants and refugees

also had a higher probability of being participants compared with their family class counterparts. Immigrants from South-East Asia, Africa, South and Central America, Middle East and the Caribbean had a lower probability of being planned non-participants than their European counterparts, but those from South-East Asia and the Caribbean had a higher probability of being unfulfilled intenders.

Table 5-5 Average Marginal Effects (Weighted) on the Probability of Observing the Outcome Categories Between 2 and 4 Years of Arrival (Wave 3)

Independent Variables (Wave 2)	Planned Non-participants Coef.	Unfulfilled intenders Coef.	Participants Coef.
Amount Remitted (Ref: Did not remit)			
Moderately	-0.118***	0.088***	0.030
Extensively	-0.097***	0.104***	-0.007
Gender (ref: Male)			
Female	-0.046**	0.026	0.020
Immigration class (ref: Family Class)			
Skilled Class	-0.038	-0.034	0.072***
Business Class	0.049	-0.034	-0.015
Refugee	-0.041	-0.027	0.068*
Education at arrival (ref: High school)			
College/CEGEP/Trade/Apprenticeship	-0.093**	-0.004	0.096***
Bachelor's	-0.076**	-0.020	0.097***
Master's/above	-0.068*	-0.049	0.117***
Age	0.008***	-0.006***	- 0.002
CMA of residence (ref: Other)			
Toronto	-0.010	-0.008	0.018
Montreal	0.054	-0.028	-0.026
Vancouver	-0.025	0.014	0.011
Region of birth (ref: Europe)			
East Asia	0.053*	-0.027	-0.025
South-East Asia	-0.105***	0.100**	0.005
Southern Asia	-0.029	0.017	0.012
West & Central Asia	-0.012	0.010	0.002
Africa	-0.072*	0.019	0.053

South-Central America	-0.146***	0.089	0.057
North America & Oceania & Aussie	-0.077	0.022	0.055
Middle East	-0.085*	0.048	0.038
Caribbean	-0.270***	0.248***	0.022
Number of children (ref: No child)			
1-2 children	-0.004	0.037	-0.033
3+ children	-0.017	0.053	-0.036
Marital status (ref: Married)			
Separated/divorced/widow	-0.048	0.096*	-0.048
Never married	-0.041	0.051	-0.009
Number of jobs	-0.021*	0.020*	0.001
Family income (ref: Less than 10000)			
10000-24999	0.034	-0.011	-0.023
25000-44999	0.029	-0.010	-0.019
45000-69999	-0.005	-0.004	0.009
70000 and more	0.017	0.016	-0.033
Financial strength (ref: Just enough money)			
More than enough money	0.092***	-0.069**	-0.023
Not enough money	-0.026	0.000	0.025
Language Proficiency (Not Proficient)			
Proficient in Either English / French	-0.092**	-0.025	0.118***
Proficient in Both English & French	-0.092*	-0.003	0.095**
Work Experience Accepted (ref: Accepted)			
Not Accepted	-0.048*	0.029	0.019
Not tried & Not looked for a job	0.031	-0.016	-0.014
In the process of finding out	0.047	-0.088	0.041
Not stated (e.g. No prior work experience)	0.054	0.033	-0.086***
Post Migration Education Wave 1 (ref: No)			
Yes	-0.063***	0.017	0.046**
Post Migration Education Wave 2 (ref: No)			
Yes	-0.021	-0.014	0.034*

Source: Statistics Canada's Longitudinal Survey of Immigrants to Canada (2001-2005)

*** $p \leq 0.001$, ** $p \leq 0.01$, * $p \leq 0.05$

Moreover, older immigrants and immigrants with more than enough money to meet their basic needs had a higher probability of being planned non-participants and a lower probability of being unfulfilled intenders compared with younger immigrants and immigrants who had just enough money to meet their basic needs. On the other hand, immigrants who had more jobs had a lower probability of being planned non-participants and a higher probability of being unfulfilled intenders. Immigrants who were proficient in either one or both official languages had a lower probability of being planned non-participants and a higher probability of being participants. The average probability of being a planned non-participant for immigrants whose foreign work experience had not been accepted was lower than that of immigrants whose foreign work experience had been accepted or partially accepted. Although immigrants who enrolled in an educational program at Wave 1 had a lower probability of being planned non-participants, they had a higher probability of being participants. More so, the average probability of being a participant for immigrants who enrolled in an educational program at Wave 2 was higher compared with that of their counterparts who did not enrol.

5.5 Discussion and Conclusion

The literature shows that immigrants who experience difficulties finding jobs commensurate with their foreign education and skills can enhance their success in the labour market by investing in Canadian human capital (Adamuti-Trache et al., 2013; Banerjee & Verma, 2012; Gilmore & Le Petit, 2008). Nonetheless, not all new immigrants are able to pursue post-migration education in the host society even if they had such intentions. The existing literature attributes immigrants' inability to pursue post-migration education to situational, dispositional, and skill-transferability factors, but I bring transnationalism into the mix, thereby expanding our understanding of the factors that hinder immigrants' initiatives to invest and enrich their human capital. Specifically, I examine immigrants' unmet educational aspiration as a function of their remittance behaviour.

My analyses demonstrate that immigrants who maintain financial ties with their relatives and friends abroad have a higher probability of experiencing unmet educational aspirations.

Considering the high incidence of poverty among recent immigrants⁸, remittances can constrain their disposable income and limit their financial capacity to invest in their human capital upon arrival. This finding suggests that immigrants' decision to maintain their integrity as dutiful family members who financially support their relatives back home can stifle their initiatives to augment and supplement their foreign human capital. Since post-migration education enhances immigrants' labour market outcomes (Adamuti-Trache et al., 2013; Banerjee & Verma, 2012; Gilmore & Le Petit, 2008), it can be argued that remittance sending—despite its symbolic and moral connotations—can slowdown immigrants' initiatives to achieve greater success in the Canadian labour market. My findings reflect the conclusions of other studies, which suggest that remittance sending and other transnational engagements (e.g. transnational housing) are intricately connected with the lived experiences of immigrants in destination countries (Kuuire, Arku, Luginaah, Abada, et al., 2016; Kuuire, Arku, Luginaah, Buzzelli, et al., 2016; McGregor, 2007; Wong, 2006). These insights suggest that transnationalism provides the option of looking beyond pre/post-migration situational and dispositional predictors to explore how retaining cross-border financial ties can have implications for immigrants' integration initiatives.

Consistent with prior research, my results show that the chances of experiencing unmet educational aspiration are higher for females than males, specifically within the first two years of arrival. The educational aspirations of female immigrants may be hindered by culture-specific value introjections and orientations, which ascribe more household and childcare responsibilities on women (Banerjee & Verma, 2012; Breen & Cooke, 2005). With regard to the situational factors, I found that immigrants whose foreign work experience had not been accepted at Wave 1 had a higher probability of participating in post-migration education at Wave 2. This clearly suggests that new immigrants invest in their human capital partly because their skills and prior work experience are devalued and discounted in Canada (Ferrer & Riddell, 2008; Houle & Yssaad, 2010). Consistent with prior studies, I found that immigrants who did not have enough money to meet their basic needs had higher chances of experiencing unmet educational aspirations, but those who had more than enough money to meet their basic needs had a lower probability of experiencing unmet educational aspirations. These findings confirm the notion that insufficient financial resources hinder immigrants'

⁸ Intra-group differences, however, exist. David Ley's (2011) book, for instance, documents the influx of wealthy immigrants from Hong Kong and China who are driving the real estate markets in Vancouver.

initiatives to engage in host country education (Hum & Simpson, 2003). More so, immigrants who had multiple jobs had a higher probability of experiencing unmet educational aspirations, perhaps because they may be more likely to experience time constraints.

The skill transferability and dispositional factors were also salient predictors of post-migration educational attainment. Immigrants who were proficient in one or both of the official languages had a higher probability of participating in post-migration education. Moreover, skilled immigrants and immigrants who were highly educated at arrival had a higher probability of investing in their human capital. These findings corroborate the assumptions of the IHCI model, which suggest that prior learning, skills, and knowledge can be a valuable raw material for the acquisition of new knowledge and skills (Duleep et al., 2012). Educated immigrants may be more likely to invest in their human capital because the gains are greater than the costs. As indicated in the literature, acquiring Canadian human capital is a great way for highly educated and skilled immigrants to improve the labour market value of their foreign credentials and signal their skills to employers in order to enhance their employment opportunities (Banerjee & Verma, 2012; Friedberg, 2000). Immigrants who have greater challenges transferring their human capital also have more to gain by investing in their human capital since they experience severe credential devaluation. It was, therefore, not surprising to find that immigrants from non-European countries, especially those from Africa and the Caribbean, had a higher probability of engaging in post-migration education within the first two years of arrival. Consistent with the literature, older immigrants had a higher probability of being planned non-participants and a lower probability of being participants (Adamuti-Trache & Sweet, 2010; Hum & Simpson, 2003). The literature suggests that older immigrants have a shorter working life, and hence they may be less motivated to invest in their human capital after arrival (Adamuti-Trache et al., 2013). Our findings, however, reveal that older immigrants have a higher probability of fulfilling their educational aspirations if they have intentions of investing in their human capital.

This study, however, has some limitations. First, the analyses were based on retrospective self-reported measures of remittance behaviour, which can be subject to recall bias. Moreover, I was unable to explore how immigrants' frequent remittance behaviour affects their initiatives to invest in Canadian human capital since the LSIC data does not contain this information. I was also unable to examine the effect of other transnational economic activities (e.g. transnational entrepreneurship and housing investments) because these

variables were not measured in the data. I, therefore, recommend the inclusion of these variables in future surveys aimed at measuring and assessing immigrants' economic transnational ties. Furthermore, I did not distinguish between the different types of post-migration educational programs (e.g. job-related seminars/workshops and degree/diploma-oriented programs). Differentiating between job-related seminars/workshops and degree/diploma-oriented programs is important because enrolling in the latter requires greater time commitment and resource allocation. It will, therefore, be worthwhile for future research to examine how immigrants' transnational financial engagements (e.g. remittances and transnational housing investments) affect their initiatives to enrol in different educational programs after migration.

Regardless of these limitations, this study provides useful insights, which can guide policy discussions on immigrants' integration experiences. The forgoing results can facilitate a supportive response to the unique challenges of immigrants in the labour market. As suggested in the literature, remittance is economically, socially, morally, and emotionally important for immigrants and their families, and it is often one of the primary incentives for migration in the first place. Remittance is a symbolic expression of immigrants' continuing familial solidarity and a strong affirmation of their commitment to fulfill their kinship responsibilities despite being physically separated (Falicov, 2001; Kreager & Schröder-Butterfill, 2015). Hence, the notion that remittance sending can hinder immigrants' human capital investment initiatives is troubling, especially considering the fact that failure to remit can be a source of intrafamilial conflict (Carling, 2008). Insights from this study suggest that immigrants will benefit from support systems, which provide financial assistance to individuals who are unable to fulfill their educational aspirations due to financial constraints. It will also be helpful if educational institutions can partner with other stakeholders to revamp the existing initiatives to help immigrants acquire Canadian work experience through internships, work placements, and volunteering. These initiatives will afford immigrants the opportunity to make significant contributions to the Canadian economy while fulfilling their transnational obligations.

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Chapter Six

6 Discussion and Conclusion

The key research questions guiding remittance scholarship seek to understand who sends money to whom, through which process, and for what reason? But at what cost and at the expense of what? These are equally important questions, which have been relatively unexplored in the literature. This dissertation addresses these pertinent questions by examining the costs and benefits of immigrants' remittance behaviour on their well-being in Canada, particularly their post-migration educational attainments and health transitions. Before exploring how immigrants' remittance practices affect their well-being, I revisited the fundamental questions underpinning the motives and determinants of remitting, which have been discussed almost exclusively from an economic perspective. Considering this shortcoming, I draw attention to the social dimensions of remittances with an emphasis on the role of gender and social networks. Findings from this dissertation reveal that immigrants' remittance behaviours are not only informed by economic imperatives, and as such valuable insights can be gained by considering the social construction and reproduction of remittances. The findings further demonstrate that the well-being of immigrants in destination societies cannot be well understood apart from their transnational financial engagements. This underscores the importance of incorporating transnational theory into the frameworks guiding research on the well-being of immigrants, and, in doing so, it is essential to consider the role of gender since it informs every aspect of the migration process. This chapter highlights the key findings of the three integrated manuscripts in this dissertation and shows how they are connected. I also discuss the limitations of these papers and suggest possible directions for future research and policy discussions.

6.1 Insights and Linkages Between Findings

Chapter 3 demonstrates the importance of examining the social determinants of remittances and contributes to the nascent strand of literature that seeks to challenge the traditional economic conceptualization of remittances, which downplays the social factors that reproduce and reinforce the expectation and obligation to remit. In this Chapter, I transcended the dominant economic discourse on remittances by adopting a gender sensitive approach to examine the determinants of immigrants' remittance practices as a function of their social networks in Canada and abroad. My objective was twofold: a) to examine how immigrants'

intentions to alter the structure and composition of their origin networks reinforce gendered remittance behaviour and b) to explore how involvement in ethnic/immigrant associations and religious organizations reinforce the gendering of remittance. This is a unique contribution to the literature because little is known about the extent to which gender and social networks shape immigrants' transnational activities, although there is convincing evidence that they inform the motives, decisions, and opportunities for migration and integration. Methodologically, I move beyond the "add gender and stir approach" of treating gender as mere control variable by stratifying my analyses by gender in order to capture nuanced gender-specific remittance patterns (Curran, Shafer, Donato, & Garip, 2006).

The findings reveal that gender, social networks, and remittances are inextricably linked. Consistent with prior research, I found that female immigrants are more likely to support a wider circle of relational networks while male immigrants concentrate their efforts on supporting their immediate/close relatives (Holst, Schafer, & Schrooten, 2012; Orozco, Lowell, & Schneider, 2006; Vanwey, 2004). According to the analyses, male immigrants who had intentions of reunifying with their close family relations were more likely to remit. Among females, however, the intention to reconstitute a broader family network in the destination society increased the likelihood of remitting. Not surprisingly, male immigrants who intended to help their siblings to migrate to Canada sent a greater share of their family income than their female counterparts who had similar intentions. Insights from this chapter suggest that immigrants' gendered remittance practices are informed not only by their desire to maintain ties with members of their social networks abroad, but also their plans to alter the composition and structure of these social networks through family reunification. It is true that origin households can support selected family members to migrate to diversify risks as suggested by proponents of the NELM, but my findings show that immigrants' intentions and/or obligations to serve as bridgeheads to facilitate the migration of their relatives and friends can also inform their remittance decisions. Based on my findings, I conclude that migration-oriented support can be given and received within transnational spaces.

With regard to the effect of destination organizational networks, I found that involvement in ethnic/immigrant associations and religious organizations increases the likelihood of remitting, regardless of gender. Obviously, these organizational networks serve a dual purpose: they act in subtle yet powerful ways to reinforce immigrants' connections to their social networks abroad, and consequently their remittance behaviour (Chort, Gubert, &

Senne, 2012; Grieco, 2004), while enhancing their well-being in the host societies (Elia, 2006; Mazzucato, 2009; Menjívar, 2002). However, the financial responsibilities associated with active membership in these destination networks, particularly religious organizations, reduce immigrants' disposable income to send more money. Specifically, male immigrants who were frequently involved in religious activities remitted less money. Bearing these findings in mind, I advocate for the incorporation of gender and social networks into the existing economic frameworks. Indeed, this chapter has demonstrated that much insight can be gained by moving beyond the economically functionalist remittance discourse to examine the social construction and reproduction of remittances.

Chapters 4 and 5 extend the discussion in Chapter 3 by building on recent research, which seeks to examine the well-being of immigrants through a transnational lens (Alcántara, Chen, & Alegría, 2015; Kuuire, Arku, Luginaah, Abada, & Buzzelli, 2016; Kuuire, Arku, Luginaah, Buzzelli, & Abada, 2016; Shooshtari, Harvey, Ferguson, & Heinonen, 2014). The increasing scale of immigrants' transnational activities has been recognized as an enduring trend in the literature. Ongoing technological developments in our globalized world facilitate immigrants' participation in multiple social and geographical spaces, making it relatively easy and affordable for them to maintain ties with their family and friends after migration. Owing to this fact, exploring how immigrants' transnational ties to their home country impact their well-being in destination societies has become undoubtedly imperative. Unfortunately, the dominant theories that inspire research on immigrants' well-being, particularly their health transitions (Determinants of Health Framework) and educational investments (Cross' Chain-of-Response Model), stress the importance of considering immigrants' pre/post-migration experiences and socioeconomic and demographic characteristics but overlook the effect of their cross-border activities. In Chapters 4 and 5, I dispute the traditional division between transnationalism and immigrants' well-being and argue that theories and empirical studies that fail to recognize the fluid connection between these two subfields offer a partial understanding of immigrants' lived experiences in destination societies. To give impetus to the need for an integrated approach, I explore the dynamic relationship between gender, remittance, and health in Chapter 4 and draw attention to the stifling effect of remittances on immigrants' initiatives to invest and enrich their human capital after migration in Chapter 5. These two chapters make an important contribution to the education and health literature for a number of reasons: the focus on transnational ties (i.e., remittance behaviour); the use of longitudinal, population-based data with diverse ethnic samples; and considering a host of

potential confounders that are consistent with the Determinants of Health model and the Chain of Response model. Moreover, examining the nuanced changes in health over time and the moderating effect of gender in Chapter 4 reveal deep insights than what has previously been uncovered in the literature on immigrants' health.

Remittances are socially important for many immigrants and their families since they often inform immigrants' decision to migrate in the first place. Prior research shows that some immigrants are willing to send remittance even at the expense of their well-being (Datta et al., 2007; Wong, 2006). As expected, the analyses in Chapters 4 and 5 suggest that immigrants' remittance behaviour has far-reaching implications on their emotional health and initiatives to enrich their human capital. Specifically, I found that sending remittances within the first six months of arrival predisposes immigrants to emotional health problems and stifles the realization of their educational aspirations. These results are not surprising because immigrants experience profound adjustment challenges at the initial period of arrival, and as such sending remittances can be an added stressor, which can affect the emotional health and reduce their financial capacity to invest in their education.

Indeed, these findings underscore the importance of including transnational theory in the conceptual toolbox for explaining immigrants' well-being in destination societies. In doing so, I recommend that the dynamic role of gender should be taken into account since it circumscribes the entire migration process, starting from the motives, decisions, and opportunities for migration to the transnational connections immigrants maintain after migration. As discussed in Chapters 3 and 4, women's identities and responsibilities as mothers and caretakers within the context of the family/household persist even after migration. Hence, female immigrants are expected to be self-sacrificing and frugal and are often under social pressure to respond to the financial needs of a wider network of family members (Chant & Craske, 2003; Wong, 2006). It stands to reason that female immigrants who are able to fulfill their remittance obligations will derive a greater sense of satisfaction from their altruistic behaviour and receive positive appraisals (prestige, praise, status, and recognition) (Hammond, 2010; Holst et al., 2012), which can enhance their emotional health. This explanation clarifies my findings in Chapter 4, which suggest that remittance sending after six months of arrival provides a greater emotional advantage for female immigrants. On the other hand, male immigrants are generally expected to send more money since they are often providers and breadwinners for their transnational family (Johnson & Stoll, 2008). It

follows then that male immigrants who send less money may experience loss of prestige and status for not living up to their masculine role as providers, and this can have an adverse effect on their emotional health, especially for those who are already experiencing settlement challenges in Canada.

6.2 Policy Implications of the Findings

To the best of my knowledge, this is the first Canadian study that examines the social determinants of immigrants' remittances behaviour and the costs and benefits of these financial transfers on senders' emotional health transitions and post-migration educational attainments using longitudinal national survey data. My initiative to explore the linkage between gender, social networks and remittance in Chapter 3 has yielded findings that have important implications for Canada's immigration policy. Chapter 3 highlights immigrants' family reunification intentions as an important basis for remitting. This is expected because most immigrants have the desire and, in some cases, are expected to be the conduit for migration by facilitating the relocation of their non-migrant relatives to the destination society (Carling, 2008). As is well known, Canada's family immigration policy favours the reunification of immediate family members (spouses, children, (grand)parents) since the criteria for sponsoring these family members are not as stringent as that pertaining to other family members (siblings and extended family). My findings, however, suggest that immigrants still remit if they have intentions to help their siblings and extended family members who usually have a very slim chance of meeting the criteria for sponsorship. These findings open up critical discussions on the extent to which remittance sending could be an indirect initiative by immigrants and their families to circumvent Canada's restrictive family reunification policy. Immigrants and their families can channel remittances to invest in the skills and education of non-migrant relatives in the country of origin who cannot be sponsored to enhance their opportunities to migrate as either skilled immigrants or international students. This assumption is not far-fetched since there is evidence to suggest that remittances help non-migrant family members pursue further education (King, Castaldo, & Vullnetari, 2011; Pham & Hill, 2008; Quisumbing & McNiven, 2010).

As suggested in the literature, immigrants are often expected and obliged to financially support their families abroad who are presumed to be relatively impoverished, and, as revealed in Chapters 4 and 5, some of them fulfill their financial expectations and obligations

at the expense of their well-being. The findings from Chapter 4 have useful insights for health policy discussions. The limited research on the relationship between remittance sending and health in Canada seems to suggest that the effect of immigrants' transnational financial engagements do not actively feature in policy discussions on immigrants' health. So far, most of the policy recommendations in the literature emphasize the need to revamp initiatives to improve immigrants' challenging post-migration experiences, like discrimination, deskilling, income inadequacy, and language and communication barriers, which stress and hinder their settlement and eventually contribute to their health decline (Newbold & Danforth, 2003). These recommendations are indispensable, but my findings further highlight the importance of acknowledging the health effects of immigrants' transnational financial transfers in public health discussions that guide the organization of public health services aimed at enhancing the health of new immigrants in Canada. Reflecting on my findings, it would be worthwhile for professional healthcare staff and immigrant service agency workers to recognize and appreciate how immigrants' ability or inability to fulfill their remittance obligations and expectations can predispose or buffer them from emotional health problems.

The poor labour market outcomes of recent immigrants to Canada seem to suggest that the economic justification underpinning Canada's Federal Skilled Immigration policy is not being fully achieved (Esses, Bennett-AbuAyyash, & Lapshina, 2014; Picot, Hou, & Coulombe, 2008). Although Canada is successful at attracting and admitting immigrants with high human capital, the integration initiatives implemented by the Canadian government leave much to be desired. Upon arrival, most immigrants, especially those from non-European origins, experience barriers in the labour market partly because their foreign credentials are devalued (Houle & Yssaad, 2010; Newbold & Danforth, 2003). However, prior research shows that immigrants who enrich their foreign human capital by participating in Canadian education attain upward economic mobility (Adamuti-Trache, Anisef, Sweet, & Walters, 2013; Banerjee & Verma, 2012). The fact still remains that some immigrants are unable to upgrade their human capital, although they have the desire to further their education. Insights from Chapter 5 suggest that immigrants' unmet educational aspirations can be attributed to situational barriers like inadequate financial resources and time constraints resulting from working multiple jobs. As expected, immigrants' transnational financial engagements also contribute to the problem. Participating in post-migration education is not only time consuming, but also financially demanding; hence, there is a high

possibility that sending remittances can constrain immigrants' disposable financial resources to invest in their human capital.

Taken in isolation, this finding seems to suggest that discouraging immigrants from remitting will lessen their financial load, thereby making it possible for them to realize their post-migration educational aspirations. The findings from Chapter 4, however, complicate this reasonable assumption. As revealed in Chapter 4, the chances of experiencing emotional health problems decrease for healthy females who send remittances. Even among unhealthy immigrants, sending remittances fosters emotional health recovery, especially among females. These findings suggest that neglecting remittance obligations, especially after the initial period of arrival, can be detrimental to the emotional health of female immigrants. This is probably because remittances have economic, moral, social, and emotional connotations for immigrants and their families abroad.

The findings in Chapters 4 and 5 clearly present a conundrum and suggest that the consequences of remittances on immigrants' well-being are far more complicated than hitherto assumed. There is, however, an undertone of unanimity between these seemingly antithetical findings. Holistically, insights from Chapters 4 and 5 suggest that immigrants have important financial engagements in both origin and destination societies (i.e. sending remittances and investing in their human capital), and neglecting any of these engagements can be detrimental to their well-being. This implies that most immigrants need assistance in diverse ways, especially those who have both post-migration educational aspirations and remittance obligations. Implementing and revamping existing support services and programs that provide some form of financial assistance to internationally trained needy immigrants who are determined to realize their post-migration educational aspirations will, therefore, be worthwhile. The Ontario Bridging Participant Assistance Program (OBPAP) is one of the notable initiatives worthy of emulation. The OBPAP provides bursaries of up to \$5,000 to financially needy internationally educated permanent resident immigrants enrolled in the Ministry of Citizenship and Immigration (MCI) approved bridge training programs in Ontario post-secondary institutions. The bursary assistance provided through OBPAP is not renewable, and it is intended to cover the educational cost (e.g. books, tuition, and equipment) of immigrants who are enrolled in bridging programs that will enhance their chances of practicing in the profession for which they were trained before relocating to Canada. Unfortunately, the bursary assistance is only open to immigrants who are attending

bridge training programs offered by Ontario post-secondary institutions, and hence it will be useful for other provinces to emulate this initiative to cushion immigrants financial burden of investing in their human capital.

6.3 Limitations and Directions for Future Research

The first limitation of this dissertation concerns the operationalization of immigrants' remittance behaviour. In the LSIC data, immigrants responded to questions related to their remittance decisions and the amount of money they had remitted. Like in other surveys, information available in the data is based on immigrants' retrospective self-reported remittance behaviour, which is subject to recall bias. Moreover, information on the frequency of remitting was absent from the data. Given this data limitation, I was unable to examine the extent to which consistent remittance sending has implications for immigrants' health and post-migration educational attainments. Besides pecuniary remittance, the effect of other forms of remittances, like social remittance and in-kind remittance, could not be explored in this dissertation because they were not captured in the survey. Information on other transnational economic engagements (e.g. transnational entrepreneurship and housing investments) was also not available in the dataset. Hence, I was unable to assess the factors that predispose immigrants to participate in these cross-border economic activities and the extent to which they have implications for their lived experiences. What is more, the LSIC data does not contain information about the intended purpose of remittances so it was difficult to determine the utilization of these transfers. I, therefore, recommend the inclusion of these measures in future surveys aimed at measuring immigrants' transnational engagements.

I acknowledge that my analyses in Chapter 4 were based on retrospective self-reported emotional health. Although considered informative, the reliability and validity of self-reported health measures have been questioned in the literature (Crossley & Kennedy, 2002; De Maio, 2007). Moreover, the tendency to report emotional health problems may be higher for females since males are generally less inclined to express their emotional vulnerability (Doherty & Kartalova-O'Doherty, 2010). The potential undisclosed of emotional health problems, especially among males, may result in underestimation of the estimates. Bearing these criticisms/limitations in mind, it will be valuable for future studies to examine the effect of remittances on objective health measures based on clinical observations/diagnosis.

Furthermore, my aim was to explore the effect of remittance transfers on immigrants' emotional health, but I recognize that examining whether the findings are consistent across other health measures (e.g. general health, physical health, and dental health) will expand our understanding of the relationship between remittance sending and health in general.

In Chapter 3, I focused on the extent to which ethnic/immigrant associations and religious organizations engender gendered remittance behaviour. Although insightful, I did not consider the effect of other destination network associations, like hobby clubs, sports clubs, service clubs and other community organizations. It will, therefore, be interesting and worthwhile for future research to examine how these destination networks inform immigrant's remittance behaviour. Moreover, it was apparent that the remittance behaviour of male and female immigrants varies across world regions. Consequently, it will be insightful for future studies to explore how cultural systems and gender-specific norms uniquely influence the decision and amount of money remitted by male and female immigrants from different world regions. Exploring the gender-specific determinants of remittances across various regional contexts will uncover some of the socially significant variations in the gendering of remittance.

Like other surveys, the LSIC does not collect enough gender sensitive data to enhance detailed gender analysis. Therefore, I acknowledge that qualitative research is needed to complement and supplement my quantitative results. Qualitative studies can help us better understand how remittances are negotiated across gendered transnational spaces, and the extent to which immigrants' gendered remittance expectations and obligations affect their lived experiences in destination societies. It would be equally insightful to examine the reciprocal relationship between gender relations and remittance sending using a multi-sited, mixed-method research design. King and colleagues' (2011) study on gender relations and filial duties along the Greek-Albanian remittance corridor demonstrates that much insight can be gained by adopting this methodological approach to examine how gender relations shape remittance sending and utilization and vice versa. With regard to the consequences of remittances, it will also be insightful to employ quasi-experimental analytical techniques (e.g. Propensity Score Matching) to examine the impact of immigrants' remittance behaviour on their post-migration health transitions and educational attainments. In the absence of natural experiments, valuable insights can be gained by employing propensity score matching to

adjust for selection bias while predicting the effect of immigrants' remittance practices and other transnational behaviours on their lived experiences in Canada.

Finally, the sample for my analyses consists of permanent resident immigrants who have been in Canada for a short period (i.e. four years). Further research on the determinants and consequences of remittances beyond the first four years of arrival is, therefore, warranted. Such studies will reveal whether immigrants' remittance practices decay over time and broaden our understanding of the long-term effects of their financial transfers. More so, comparative studies between temporary resident immigrants and permanent resident immigrants, and permanent resident immigrants who have lived in Canada for a long time and their counterparts who have been in Canada for a short time will be very insightful and informative.

Moreover, it will be particularly interesting to examine how changes in Canada's temporary foreign worker program (e.g. Live-in-Caregiver Program) inform the remittance behaviour of temporary resident immigrants. Given recent changes in the Live-in Caregiver program, for instance, temporary resident care workers have limited opportunities for permanent residence in Canada. Hence, future studies can explore whether these changes propel temporary resident workers to send more money back home in order to ensure they have a reliable safety net in the origin country in case they are unable to attain permanent resident status in Canada. It will also be insightful to explore whether the uncertainty of attaining permanent resident status and the necessity to maintain a reliable safety net in the origin country through remittances undermine the mental health of temporary resident workers.

These limitations notwithstanding, this research enriches our thinking about pecuniary remittances by adopting a sociological perspective to explore the determinants of remittances and the consequences such transfers have on immigrants' emotional health transitions and post-migration educational attainments. My findings demonstrate that nuanced insights can be gained by exploring the social dimensions underpinning immigrants' remittance practices while taking the standard economic factors into account. At best, studies that overlook the social dimensions of remittances yield a partial understanding of the factors that inform immigrants' remittance decisions. Indeed, innovative theoretical developments are needed to contextualize how economic and social factors interact to inform immigrants' remittance decisions. This is certainly beyond the scope of my dissertation, but the findings herein can

serve as a useful starting point for such an endeavour. The foregoing results also show that immigrants' well-being in destination societies cannot be fully understood in isolation from their transnational behaviour. Rather than focusing exclusively on the pre/post-migration socioeconomic and demographic factors that impact immigrants' lived experiences, researchers are encouraged to adopt a transnational lens to gain a holistic and comprehensive understanding of the well-being of immigrants in Canada and other destination societies.

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