INCOME ATTAINMENT OF IMMIGRANT WOMEN IN CANADA: DOES REGION OF BIRTH MATTER?

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Abstract: Using data from the 2001 Census of Canada, this study compares earnings of 30-year-old immigrant women and their Canadian born counterparts. The central question is whether region of birth has any impact on the earnings of immigrant women in Canada. Multiple regression analysis results indicate that region of birth has significant impact on the earnings of immigrant women in Canada. More specifically, immigrant women who were born in Asia, Africa and other non English speaking regions were clearly disadvantaged in terms of income attainment compared to Canadian born women. Overall, this study provides a strong evidence of “origin effect” for immigrant women in their country of destination.

Keywords: Immigrant women, region of birth, income attainment, Canada

Introduction

Research in Canada and the United States concerning immigrants has explored a variety of issues and concerns. One aspect of this literature has looked at socioeconomic attainment of immigrants and their dependents (Boyd, 2002; Boyd and Grieco, 1998; Kao, 2004). Several studies (e.g., Massey, 1995; Portes and Zhou, 1995) have focused on the dynamics of integration of immigrants with the mainstream receiving society. However, limited attention has been devoted specifically to the impact of region of birth on income attainment of immigrant women in Canada.

This study is a modest attempt to examine the impact of region of birth on economic attainment of 30-year old immigrant women in Canada. The reason for looking at immigrants’ country/region of birth is that the income attainment across different immigrant groups would not be same. It would enable us to examine the impact of immigrants’ “origin effect” on their income attainment irrespective of their education and occupational prestige. Therefore, it raises the question, to what extent economic attainment of immigrant women differs significantly on the basis of place of birth? Immigrants’ socioeconomic attainment, which is mediated through their capability to learn language and incorporating themselves with culture of the host society, also depends on their country of origin to a great extent. This has been explained as “origin effect” by Tubergen and Maas (2004). Several other studies (Fong and Shibuya, 2005; Alba et al. 2002) in North America have also showed the differentials in socioeconomic attainment among immigrants due to the differences in country of origin.

Walters et al. (2007) examined the acculturation of ethnic immigrants in Canada using data from the 2002 Ethnic Diversity Survey (EDS). Overall they found that religion, discrimination, visible minority status, language use voting behaviour, and income were important determinants for predicting ethnic identity of immigrants in Canada. The more important findings for this

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research was the significant impact of language used in determining immigrants’ ethnic identity in Canada. The authors found that immigrants who used to speak English at home were more likely to become assimilated into the mainstream society compared to those who did not use to speak English at home. One important limitation of this study is that Walters et al. (2007) did not look at the differential in income attainment among immigrant women of different ethnic origin.

Li and Dong (2007) examined the earnings of Chinese immigrants in the enclave and mainstream economy using data from the 2001 Census of Canada. In general, they found that Chinese immigrants of the same gender who worked in the enclave economy had lower income attainment than their respective counterparts in the mainstream economy. In addition, the authors have found that Chinese immigrants have lower income attainment compared to their Canadian-born counterparts. One reason for lower income attainment was that Chinese immigrants were highly concentrated in relatively lower-paying industrial sectors, including manufacturing, wholesaling and retailing, accommodation and food services, and other non-professional services (Li and Dong, 2007). The authors further argued that lower proficiency in official languages among Chinese immigrants is another reason for their lower income attainment in Canada.

Similar findings were also reported by Hou and Balakrishnan (1996). They found that despite higher educational attainment, Chinese, South Asians, and other visible minority immigrants had lower income attainment compared to the British and the Canadian born. Therefore, the findings of this study suggests that region of birth is an important determinant of income attainment for immigrants in their host society. Hou and Balakrishnan (1996) attributed the lower socioeconomic attainment in terms of education, occupation and income of visible minority immigrants to the large proportion of new immigrants, difficulties with official languages, racial discrimination, and occupational structures. Moreover, Basavarajappa and Jones (1999) found that male and female immigrants had income disadvantages of 30 and 8 per cent, respectively, over their Canadian born counterparts (Basavarajappa and Jones, 1999).

In this research, the impact of region of birth on the income attainment of 30-year old immigrant women in Canada was examined using data from Census Canada 2001. The research was guided by the question: for immigrant women, does the region of birth have an impact on their economic attainment at age 30? The hypothesis which was tested in this research was that income attainment of immigrant women differed significantly based on region of birth. More specifically, immigrant women will have lower income attainment at age 30 compared to the Canadian-born women of the same age group. The underlying causal mechanism is that immigrant women have lower educational attainment compared to their Canadian-born counterparts which in turn leads to lower occupational status. And lower occupational status eventually leads to lower income attainment for immigrant women. There is also a direct effect of region of birth on the income attainment of immigrant women. The direct effect can be explained by the fact that despite higher educational attainment, immigrant women have lower occupational status which eventually leads to lower income attainment compared to the Canadian-born counterparts. These assumptions are consistent with previous research conducted by Janitzen (2008), Walters et al. (2007), Li and Dong (2007), Hou and Balakrishnan (1996) and Basavarajappa and Jones (1999).

Materials and Methods
The study was conducted by analyzing data from the 2001 Census of Canada Public Use Microdata Files (PUMFs). The file used contains information on a sample that represents approximately 2.7 percent of the population enumerated in the census. To represent the population as a whole, a weighting factor has been added to this file; it corresponds to the number of units (including the unit selected) represented by each record from the files. The weighting factor, therefore, indicates the number of times a record must be repeated to obtain population estimates. This weighting factor was used in the study to make the analysis representative of the
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population. The file contains information on immigrants’ sex, marital status, education, occupation, income, language and region of birth.

Along with univariate and bivariate analyses, multivariate statistical techniques were applied to analyze the data and to test the research hypotheses. Ordinary Least Square (OLS) Regression was applied using SPSS for the continuous dependent variable of income.

Based on the available data in the 2001 census file place of birth has been recoded into following categories: (1) born in Canada, (2) born in USA, (3) born in Europe (United Kingdom, Germany, Italy, Netherlands, Portugal, France, Greece, Poland, USSR-former European component, Yugoslavia former, and other Europe), (4) born in Asia (West central Asia and the Middle East, India, other Southern Asia, Eastern and South-East Asia: China, Hong Kong, Philippine, Vietnam, and other East), (5) born in Africa (Eastern Africa, and other Africa), and (6) other foreign born (Central America, South America and Caribbean, Oceania, and other).

Concerning education, the census contains information on total years of schooling coded as: less than grade 5; 5-8 years; 9 years; 10 years; 11 years; 12 years; 13 years; 14-17 years; and 18 or more years. To make the variable continuous, midpoints were taken for these categories, to reflect years of schooling. (i.e., less than 5 = 2.5; 5-8 = 6.5; 9 = 9; 10 = 10; 11 = 11; 12 = 12; 13 = 13; 14 – 17 = 15.5; and 18 or more = 19.5). This recoded variable of mid points for total years of schooling was used in regression models to predict the income attainment of immigrant women in Canada. Moreover, in bivariate analyses, total years of schooling were recoded into three categories: primary education (up to 8 years); secondary education (9 to 12 years); and post secondary education (13 years or more).

The 2001 Census of Canada combines information on occupation into 14 categories which can not be directly used in OLS regression models. It was essential to create an ordinal variable of occupational prestige for using in OLS regression models. To create a scale of occupational prestige, a sample survey was conducted among 10 experts within the Department of Sociology, University of Alberta, Canada with a view to create an ordinal variable for occupational prestige. Each expert was asked to rank these occupations in terms of prestige. The range of ranks was 10 = highest; 1 = lowest. Thus a new variable named ‘occupational prestige’ was created. Higher values were assigned for higher occupational prestige. The ranking based on occupational prestige from high to low was as follows: (13) professionals, (12) senior managers, (11) middle and other managers, (10) semi professionals and technicians, (9) supervisors, (8) supervisors: crafts and trade, (7) administrative and senior clerical personnel, (6) skilled crafts and trade workers, (5) skilled sales and service personnel, (4) clerical, intermediate sales and service personnel, (3) semi-skilled manual workers, (2) other sales and service personnel, and (1) other manual workers.

The income variable (total individual annual income) was transformed to its natural logarithm. First, the income variable was directly used in regression equations but the intercept falls within the negative value (below zero). For this reason, the income variable was transformed into natural logarithm to avoid the negative value for the intercept. In the 2001 Census, total individual income was measured as the total money received from various sources such as wages and salaries; net farm income; Canada child tax benefit; benefit from employment insurance; other income from government sources; dividends, interest on bonds, deposits and saving certificates and other investment income during calendar year 2000 by persons 15 years of age and over. Those individuals reporting negative income were assigned an income of zero dollars so that a log value could be computed.

For the purpose of descriptive analysis, total income was recoded into an ordinal variable consisting of three categories: low income; middle income; and high income. Total income of below $ 30,000 ($0.00 to $29,999) was recoded into the low income category, income from $30,000 to $59,999 was recoded as the middle income, and income of $60,000 or more was recoded into the high income category.
For marital status, the census 2001 file contains information on five categories: (a) divorced, (b) legally married and not separated, (c) separated but still legally married, (d) never legally married-single and (e) widowed. To fit marital status with OLS regression model a series of dummy variables were created as follows: married-dummy (1=married, 0=else); divorce-dummy (1=divorce, 0=else); and single-dummy (1=single, 0=else). Single-dummy was used as the reference category in each regression model.

The regression equation used to test the hypotheses was as follows:

\[ Y_i = a + b_1 \times \text{Educ} + \sum b_2 \times \text{Occup} + \sum b_j \times X_{ij} + e_{ij} \]

Where, \( Y_i \) = personal income for case i; \( a \) = the intercept term (the expected average income when all variables in the model are set to 0); \( b_1 \) is the slope coefficient denoting the effect of unit change in Educ (Education) on income; \( b_2 \) is the slope coefficient denoting the effect of Occup (occupational prestige); \( \sum b_j \times X_{ij} \) represents all other slope and predictor variables (controls) in the model (i.e., marital status); \( e_{ij} \) is an error term (i.e., unexplained variance in income).

The following formula was used to determine whether differences between regression slopes were statistically significant: \( t = (b_1 - b_2) / \sqrt{(SE_1^2 + SE_2^2)} \), where \( b_1 \) is a regression slope for the respective variable of the first model, and \( b_2 \) is a regression slope of the respective variable for the reference model, and \( SE_1 \) is a standard error of the slope \( b_1 \) and \( SE_2 \) is a standard error of the slope \( b_2 \). The interaction effect was considered to be statistically significant if the obtained t-value was greater than 1.96 \((p<0.05)\). In that case, higher value of the regression coefficients is associated with the higher income attainment for that sample group.

**Sample characteristics:** The total population in the 2001 Census file was 29,639,032. Only women of 30-year old in 2001 in Canada were selected for this study \((N= 208,994)\). A vast majority of the selected women were born in Canada (78.3%) followed by immigrant women born in Asia (10.5%), immigrant women born in Europe (4.8%) and born in other countries (3.9%). Table 1 shows that majority of the immigrant women age 30 (64.0%) were married, followed by never legally married-Single (28.1%). Moreover, only a small percentage of the immigrant women age 30 (3.7%) were divorced.

Concerning education, 74.1% had post secondary education, this was followed by secondary education (22.1%) and primary education (3.8%). Notwithstanding the fact that so many of the respondents had post secondary education the majority of the respondents (77.3%) were employed in low prestige jobs. Only 19.5% of the respondents had high prestige jobs. Regarding income 72.3% were in low income group and 24.0% and 3.7%, respectively, fell in the middle or high income categories (Table 1).

**Results**

Table 2 shows that a vast majority of the immigrant women have low income followed by medium income. Only small percentages of the immigrant women have high income. Table 2 shows that Canadian born women have the lowest percentage of low income (64.5%) compared to the United States (73.5%), Asia (77.0%), Africa (77.1%) and other regions (73.2%). On the other hand, immigrant women who were born in the United States, Asia, Africa, and Other regions have lower percentages of high income, 2.0%, 3.7%, 3.1%, and 1.4%, respectively, compared to their Canadian born counterparts (3.9%). In addition, the prevalence of immigrant women in the medium income category is also lower compared to the Canadian born women. The differences in income attainment between immigrant women and the Canadian born population are statistically significant \((\text{Chi-square}=2145.0, \text{df}=10, p<0.001)\).
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Table 1. Sample characteristics: 30-year old women in 2001 Census (2001 Census of Canada Public Use Micro-data Files)

| Sample characteristics | Percentage (frequency) | Total (N) |
|------------------------|------------------------|-----------|
| **Region of birth**    |                        |           |
| Born in Canada         | 78.3 (163682)          | 100.0 (208994) |
| Born in United States  | 0.9 (1813)             |           |
| Born in Europe         | 4.8 (9948)             |           |
| Born in Asia           | 10.5 (21855)           |           |
| Born in Africa         | 1.7 (3552)             |           |
| Born in Other regions  | 3.9 (8144)             |           |
| **Marital status**     |                        |           |
| Divorced               | 3.7 (1737)             |           |
| Legally married: not separated | 64.0 (29673) |           |
| Separated but legally married | 3.7 (1738) | 100.0 (46,354) |
| Never legally married-Single | 28.1 (13021) |           |
| Widowed                | 0.4 (185)              |           |
| **Education**          |                        |           |
| Primary education      | 3.8 (1778)             |           |
| Secondary education    | 22.1 (10241)           | 100.0 (46,354) |
| Post secondary education| 74.1 (34335)          |           |
| **Occupation**         |                        |           |
| High prestige          | 19.5 (7033)            |           |
| Medium prestige        | 3.2 (1147)             | 100.0 (36,068) |
| Low prestige           | 77.3 (27,888)          |           |
| **Income**             |                        |           |
| Low income             | 72.3 (35,517)          |           |
| Middle income          | 24.0 (11,135)          | 100.0 (46,355) |
| High income            | 3.7 (1703)             |           |

Table 2. Association between income and region of birth (2001 Census of Canada Public Use Micro-data Files)

| Income (Immigrants) | Region of Birth |
|---------------------|-----------------|
| Low                 | Canada (N)      | United States (N) | Europe (N) | Asia (N) | Africa (N) | Others (N) |
|                     | 64.5 (105649)   | 73.5 (1333)       | 60.6 (6027) | 77.0 (16825) | 77.1 (2738) | 73.2 (5961) |
| Medium              | 31.5 (51628)    | 24.4 (443)        | 33.1 (3293) | 19.3 (4215) | 19.8 (703) | 25.4 (2072) |
| High                | 3.9 (6405)      | 2.0 (37)          | 6.3 (628)  | 3.7 (815)  | 3.1 (111)  | 1.4 (111)   |
| Total               | 100.0 (163682)  | 100.0 (1813)      | 100.0 (9948) | 100.0 (21855) | 100.0 (3552) | 100.0 (8144) |

Chi-Square=2145 , df=10, p<0.001

**Income between immigrant women born in USA and Canadian born women:** Table 3 shows that both married immigrant women divorced immigrant women who were born in the United States were likely to have higher income attainment at age 30 compared to single immigrant women of the United States after controlling for education and occupational prestige. The regression model of income attainment for immigrant women born in USA explains 30.2 per cent of variation ($R^2$) and the model is statistically significant ($F=167.139$, df= 4 & 1549, $p<0.01$).
However, married women who were born in Canada are likely to have lower income compared to their single counterparts. On the other hand, divorced women who were born in Canada are likely to have higher income compared to their single counterparts. The regression model of income attainment for Canadian born women explains 8.3 per cent of variation ($R^2$) and the model is statistically significant ($F=2506.344, df=4 & 110576, p<0.01$). The test of significance (T-test) between regression coefficients which was conducted to compare the income attainment in Table 3 shows that immigrant women who were born in the United States have higher income attainment at age 30 compared to Canadian born women.

Table 3. Income of immigrant women born in USA and Canadian born women (2001 Census of Canada Public Use Micro-data Files)

| Variables       | Born in USA B (SE) | Born in Canada B (SE) |
|-----------------|--------------------|-----------------------|
| Constant        | 8.972 (0.053)      | 9.630 (0.008)         |
| Marital status  |                    |                       |
| Married         | 0.211** (0.037)    | -0.052** (0.006)      |
| Divorced        | 1.781** (0.084)    | 0.117** (0.016)       |
| Single (R)      |                    |                       |
| Education       | 0.006 (0.008)      | 0.069** (0.001)       |
| Occupational prestige | 0.074** (0.005)  | 0.036** (0.001)       |
| $R^2$           | 0.302              | 0.083                 |
| Model F         | 167.139**          | 2506.344**            |
| Df              | 4 & 1549           | 4 & 110,576           |
| N               | 1554               | 110,581               |

* Significant at 0.05 levels, **significant at 0.01 levels

1Difference between slopes of income (column 2 and column 3) is statistically significant (t-test, $p<0.05$).

Income between immigrant women born in Europe and Canadian born women: Table 4 shows that both married immigrant women and divorced immigrant women who were born in Europe have higher income attainment at age 30 compared to single immigrant women who were born in Europe after controlling for education and occupational prestige. The regression model of income attainment for immigrant women born in Europe explains 1.3 per cent of variation ($R^2$) and the model is statistically significant ($F=28.721, df=4 & 8464, p<0.01$). Comparison of income attainment between immigrant women born in Europe and Canadian born women in Table 4 shows that immigrant women who were born in Europe have higher income attainment than that of Canadian born women.

Income between immigrant women born in Asia and Canadian born women: Table 5 shows that both married immigrant women and divorced immigrant women who were born in Asia are likely to have lower income attainment at age 30 compared to their single counterparts after controlling for education and occupational prestige. The regression model of income attainment for immigrant women born in Asia explains 1.4 per cent of variation ($R^2$) and the model is statistically significant ($F=55.201, df=4 & 16041, p<0.01$). Comparison of income attainment in Table 5 shows that immigrant women born in Asia are likely to have lower income attainment at age 30 compared with Canadian born women.
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Table 4. Income of immigrant women born in Europe and Canadian born women (2001 Census of Canada Public Use Micro-data Files)

| Variables          | Born in Europe | Born in Canada |
|--------------------|----------------|---------------|
|                    | B (SE)         | B (SE)        |
| Constant           | 9.396 (0.067)  | 9.630 (0.008) |
| Marital status     |                |               |
| Married            | 0.105* (0.049) | -0.052** (0.006) |
| Divorced           | 0.569** (0.105) | 0.117** (0.016) |
| Single (R)         | -0.073** (0.009) | 0.069** (0.001) |
| Education          | 0.031** (0.007) | 0.036** (0.001) |
| Occupational prestige | 0.073** (0.009) | 0.069** (0.001) |
| R²                 | 0.013          | 0.083         |
| Model F            | 28.721**       | 2506.344**    |
| Df                 | 4 & 8464       | 4 & 110,576   |
| N                  | 8,469          | 110,581       |

*Significant at 0.05 levels, **significant at 0.01 levels

1. Difference between slopes of income (column 2 and column 3) is statistically significant (t-test, p<0.05).

Table 5. Income of immigrant women born in Asia and Canadian born women (2001 Census of Canada Public Use Micro-data Files)

| Variables          | Born in Asia | Born in Canada |
|--------------------|--------------|---------------|
|                    | B (SE)       | B (SE)        |
| Constant           | 9.037 (0.049) | 9.630 (0.008) |
| Marital status     |              |               |
| Married            | -0.322** (0.043) | -0.052** (0.006) |
| Divorced           | -0.389** (0.133) | 0.117** (0.016) |
| Single (R)         | -0.007 (0.006) | 0.069** (0.001) |
| Education          | 0.060** (0.005) | 0.036** (0.001) |
| Occupational prestige | 0.014        | 0.083         |
| R²                 | 0.014         | 0.083         |
| Model F            | 55.201**      | 2506.344**    |
| Df                 | 4 & 16,041    | 4 & 110,576   |
| N                  | 16,046        | 110,581       |

*Significant at 0.05 levels, **significant at 0.01 levels

1. Difference between slopes of income (column 2 and column 3) is statistically significant (t-test, p<0.05).

**Income between immigrant women born in Africa and Canadian born women:** Table 6 shows that both married immigrant women and divorced immigrant women who were born in Africa are likely to have lower income attainment at age 30 compared to their single counterparts after controlling for education and occupational prestige. The regression model of income attainment for immigrant women born in Africa explains 15.3 per cent of variation ($R^2$) and the model is statistically significant ($F=114.849, df= 4 & 2549, p<0.01$). Comparison of income attainment in Table 6 shows that there is no significant difference in income attainment between married immigrant women born in Africa and Canadian born women who are married. However, divorced immigrant women who were born in Africa are likely to have lower income compared to their Canadian born counterparts.

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Table 6. Income of immigrant women born in Africa, and Canadian born women (2001 Census of Canada Public Use Micro-data Files)

| Variables        | Born in Africa | Born in Canada |
|------------------|----------------|----------------|
|                  | B (SE)         | B (SE)         |
| Constant         | 9.256 (0.052)  | 9.630 (0.008)  |
| Marital status   |                |                |
| Married          | -0.001 (0.041) | -0.052** (0.006) |
| Divorced         | -0.843** (0.100) | 0.117** (0.016) |
| Single (R)       |                |                |
| Education        | -0.007 (0.007) | 0.069** (0.001) |
| Occupational prestige | 0.092** (0.006) | 0.036** (0.001) |
| $R^2$            | 0.153          | 0.083          |
| Model F          | 114.849**      | 2506.344**     |
| Df               | 4 & 2549       | 4 & 110,576    |
| N                | 2554           | 110,581        |

* Significant at 0.05 levels, **significant at 0.01 levels
\( ^1 \text{Difference between slopes of income (column 2 and column 3) is statistically significant (t-test, } p<0.05).\)

Income between immigrant women born in Other regions and Canadian born women: Table 7 shows that both married immigrant women and divorced immigrant women of other foreign born are likely to have lower income attainment at age 30 compared to their single counterparts after controlling for education and occupational prestige. The regression model of income attainment for immigrant women of other foreign born explains 4.0 per cent of variation ($R^2$) and the model is statistically significant ($F=68.687, df= 4 & 6548, p<0.01$). Comparison of income attainment in Table 7 shows that immigrant women of other foreign born have lower income attainment compared to the Canadian born women.

Table 7. Income of immigrant women born in Other and Canadian born women (2001 Census of Canada Public Use Micro-data Files)

| Variables        | Other foreign born | Born in Canada |
|------------------|--------------------|----------------|
|                  | B (SE)             | B (SE)         |
| Constant         | 9.472 (0.037)      | 9.630 (0.008)  |
| Marital status   |                    |                |
| Married          | -0.280** (0.034)   | -0.052** (0.006) |
| Divorced         | -0.062 (0.058)     | 0.117** (0.016) |
| Single (R)       |                    |                |
| Education        | -0.003 (0.006)     | 0.069** (0.001) |
| Occupational prestige | 0.059** (0.005)  | 0.036** (0.001) |
| $R^2$            | 0.040              | 0.083          |
| Model F          | 68.687**           | 2506.344**     |
| Df               | 4 & 6,548          | 4 & 110,576    |
| N                | 6,553              | 110,581        |

* Significant at 0.05 levels, **significant at 0.01 levels
\( ^1 \text{Difference between slopes of income (column 2 and column 3) is statistically significant (t-test, } p<0.05).\)
Discussion
Comparison of income attainment by region of birth shows that immigrant women who were born in the United States and in Europe had higher income attainment at age 30 compared to Canadian born women of the same age group. The reason for higher income attainment of immigrant women who were born in the United States and Europe is that their educational credentials and occupational skills are highly recognized by the host society. In addition, they came from English speaking countries, which are considered as another advantage over other immigrants who came from non English speaking countries.

However, immigrant women who were born in Asia, Africa and other countries had lower income attainment at age 30 compared to women of third generation and over of the same age group. The reason for lower income attainment of immigrant women who were born in Asia, Africa, and other regions is that their educational credential and occupational skills obtained abroad are not recognized by the host society. In addition, those immigrant women have lower proficiency in English/French, which obstructs their access to higher occupational prestige and income attainment. Chiswick et al. (2005) argued that immigrants have some skills that were not perfectly transferable, and the types of skills required within an occupation might vary with the level of technology and economic development of the host country. As a result, there was a decline in occupational status from the last job in the origin to the first job in the destination, which eventually led to lower income attainment for immigrant women compared to Canadian born women.

Similar findings were reported by Piche et al. (1999) who found that region of origin had significant gross influence on immigrants’ income attainment. They added that immigrants from industrialized nations had stronger capacity in obtaining jobs with higher income and socio-economic status. They argued that immigrants who came from less economically developed societies became victim of discrimination in the job market. They further added that those immigrants who came from less economically developed societies faced difficulties in translating human capital experiences, which works as an impediment for their upward mobility. Moreover, Bloom et al. (1995) found that assimilation had been particularly slow for immigrants who were born in Asia, Africa and Latin America compared to those immigrants who were born in the United States and Europe. They argued that increased discrimination against visible minority groups had led to the deterioration of their income attainment.

Conclusion
Therefore, what comes out from the above discussion is that immigrant women who were born in Asia, Africa, and other non English speaking regions were clearly disadvantaged in terms of income attainment compared to Canadian born women. Lower proficiency in official languages in the host society and lack of recognition of their education and skills in abroad ultimately lead to the deterioration of their income attainment. Hence, it is important for immigrant sending countries to take necessary initiatives with a view to improve the language proficiency and skills of their workers which might have a positive impact on their economy in general, and on the socioeconomic condition of the immigrants in particular.

Certainly, one limitation of this research is that only immigrant women were selected for this study. A comparative analysis of both immigrant men and immigrant women would have given better prediction of income dynamics among immigrants in Canada. In addition, a separate analysis of immigrant women living in Census Metropolitan Areas (CMA) and Non CMAs would be quite interesting to explore the impact of urbanization on income attainment of immigrant women in Canada.

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