

Written by  
Thursday, 12 September 2013 16:01 -

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**The News UpFront: (TOP STORY) as of Thursday, September 12, 2013**

Filipino seniors make do with what they have, however little and far between paycheck to paycheck. In short, they live in poverty, subsisting on government financial assistance and their own resourcefulness such as babysitting. A two-year research study conducted by University of Toronto in collaboration with Filipino Centre Toronto has revealed that finding, among major discoveries highlighting the bad shape Filipino elderlies are in in the Greater Toronto Area where 37 percent of the more than 600,000 Filipinos in all Canada live.

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**TWO-YEAR RESEARCH BY UNIVERSITY OF  
TORONTO  
Filipino Seniors in Toronto Live  
in Poverty, Study Reveals**

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TORONTO - Seven out of 10 Filipinos 65-years and above live in poverty in Canada's largest city and rely mainly on monthly government doleouts for their economic security, a study on Filipino seniors has disclosed.

The revelation is one of four major findings of a research to find out the living conditions and needs of Filipino seniors in the Greater Toronto Area, home to 37 percent of all 662,600 Filipinos in Canada, the largest, which is

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bigger than the combined Filipino population of Vancouver, Winnipeg and Calgary.

With their financial situation on the edge, the impact barrels down to their health and quality of life, which then impinges on families and government's medical and social services, including housing, the two-year study indicated.

Roland Sintos Coloma, Ph.D., an associate professor at University of Toronto, and Linda Javier, president of Filipino Centre Toronto, collaborated on the research, enlisting 250 participants at least 65 years old as a representative sample of the GTA population.

Coloma and Javier bared the results during a presentation on August 29 at Ontario Institute for Studies in Education at the UT campus.

(Videos at:

<http://www.youtube.com/watch?v=ytFGnpWrUGk> and <http://www.youtube.com/watch?v=FH0saPYQP2g>

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It was "the first comprehensive study of Filipino elderlies in Canada," according to them.

The bleak financial profile of Filipino seniors rests on what they earn and what they receive from government in the form of retirement, old-age pension and income supplements.

Based on these, their incomes range from \$12,000 or less a year (26.2-percent of the seniors), to \$18,000 (33.3-percent) to \$24,000 (14.6-percent), which when combined showed Filipino seniors having annual incomes of \$24,000 or less. They also live in households with

combined yearly income of \$48,000 or less.

"Although their financial dependence on government is consistent with the majority of elderlies in Canada," the study noted, "Filipinos also deal with three additional circumstances that make them more economically vulnerable".

These are: fewer private assets to draw from as resources, their financial responsibilities in Canada and in the Philippines, and the 10 years' wait for newcomers before becoming eligible for old age benefits.

"Based on our quantitative and qualitative data, our research reveals that the overwhelming majority of Filipino elderly in the GTA do not have economic security," Coloma and Javier stated in their joint paper entitled "Life Is Really Hard Here".

To augment whatever they have, Filipino seniors work outside the home either full- or part-time. Some take on babysitting for their grandchildren and others kids in the neighbourhood.

Their limited financial means, including their commitment to families and relatives in Canada and the Philippines necessitate working, the study said.

"The continuous struggle to make a living and to have economic security seems to be the ongoing theme for Filipinos in Canada," the study stated. (Related video: <http://www.youtube.com/watch?v=netJS7TOyKA> ).

Another finding is in regards to housing where majority of Filipino seniors live with family members and or relatives.

"This living arrangement strongly contrasts the norm among elderlies in Canada who live alone, with some preferring residences and health-care facilities for senior citizens," the study revealed.

Housing expense eats up a substantial amount from the seniors' already small paycheck so what they do is to live with other people, pooling and sharing costs to soften the financial blow by the GTA's high cost of living.

On the health aspect of the study, it said that "a sizable portion of Filipino elderlies rely on free or low-cost health and medical services provided by ethno-racial, religious and other community-based organizations".

Ninety-eight percent of the seniors surveyed have health coverage under the Ontario Health Insurance Program. Most common health problems are high blood pressure, arthritis, diabetes, back problem and allergies. Physical difficulties also affect them, mainly, vision, sleeping, hearing, memory and mobility.

Quality of life concerns also affect Filipino seniors. For instance, the cost of food, which is their second highest expenditure next only to food.

"Many Filipino elderly in the GTA indicate that they sometimes (24-percent) or often (2-percent) worry about not having enough food to eat," the study revealed." A corresponding set of the population also state that they sometimes (29-percent) or never (2-percent) have enough quality or variety of food to eat".

Coloma and Javier recommended six steps for the government and community organizations to act on, among them, strengthen political advocacy, collaboration with other

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groups, leadership and coalition-building in local, provincial and federal levels and rejection of a plan to extend the retirement age to 67.

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