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Migration To Canada In The Post-War Period<sup>1</sup>

By

Lawrence Lam and Anthony H. Richmond

Department of Sociology

York University

North York, Ontario, Canada

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Robin Cohen (ed.) *The Cambridge Survey of World Migration*, Cambridge University Press, 1994 (forthcoming).

#### MIGRATION TO CANADA IN THE POST-WAR PERIOD

Lawrence Lam and Anthony H. Richmond

Net migration to Canada in the post-war period accounted for a significant proportion of population growth, from 8.8 million in 1941 to 27 million in 1991, of whom 16% were born outside Canada. Table shows the distribution of the resident foreign-born population in 1991, by period of immigration. Although the United Kingdom remained the single most important source of immigrants through most of the post-war period, the proportion of immigrant arrivals from Britain fell steadily from 1970 onwards, as shown in Charts A-D. In the period 1989-1992, Hong Kong was the single largest source country, and the United Kingdom fell to eighth place.

Canada admits immigrants in several different categories. These have varied over the years but the main classes are i) the independents, selected for their occupational qualifications, together with their immediate dependents; ii) close relatives who may be sponsored by Canadian residents under family reunion provisions, together with other assisted relatives who must meet some educational and occupational criteria iii) refugees and designated classes admitted for humanitarian reasons iv) in recent years, a category of business immigrants (entrepreneurs and investors) has grown in importance.

The changing scale and composition of immigration in the last half century reflects Canada's evolution, from a largely rural society whose wealth was derived from primary industries such as farming, fishing and mining, through a period of rapid urbanization and industrialization in the immediate post-war period, to the present postindustrial involvement in a continental trading system, a world-wide economy and a global communications system. The intended occupations of immigrants in recent decades reflect these developments, as professional, managerial, clerical and service occupations outnumbered those intending to enter agriculture or industry (see Chart E-G). However, not all immigrants are able to pursue their intended occupations immediately on arrival, due to language problems, non-recognition of qualifications, economic recession and structural changes (Richmond, 1967;1992).

Analysis of demographic trends is complicated by the special situation of the largely French-speaking province of Quebec. Until 1957, Quebec had very high fertility rates which ensured that its rate of growth paralleled that of the rest of Canada with very little need for immigration. Subsequently, the Quebec birth rate fell dramatically and a rising tide of Quebec nationalism led to a net outward movement of anglophone residents to other Provinces. By 1968, Quebec had established its own provincial department of immigration and actively pursued a policy designed to encourage the immigration of French speakers and those from countries

Mediterranean region and Latin America (Hawkins, 1988:227-34). Although ultimately subject to federal approval, such immigrants constituted an increasing proportion of the total. However, once admitted they were not obliged to remain in Quebec and were free to move to other Provinces.

Long term trends in immigration are shown in Chart H, indicating that 1956-57 was a high point in annual admissions. Canada also experienced emigration to the United States and other countries, and the remigration and return of those admitted for 'permanent' settlement. Remigration tends to be highest among those whose language and culture is closest to that of most Canadians i.e. to the U.K. and the USA, although in recent years immigrants from Italy, the Caribbean and India have also shown high rates of return, up to 30% of those arriving 1981-86,(Richmond,1967:229-252; Michalowski, 1991).

Reflecting the growing mobility of the world's population, increasing numbers of people have been admitted on a temporary basis, either as short or long-term visitors, students, temporary workers or asylum applicants (Michalowski, 1993). In the 1991 census, almost a quarter of a million people were enumerated as temporary residents. Temporary employment authorizations are used for agricultural workers during peak harvest seasons, domestic workers, sports, theatre and artistic employments, and to meet specific skill shortages. Since 1989, the free trade agreement with the

USA has allowed cross-border movements of professional, managerial and business personnel, without restriction. The trend in short and long-stay temporary migration, since 1981, is shown in Chart I.

### Immediate Post-war, 1945-53

At the end of World War II, there were labour shortages in primary and secondary industries which were met by encouraging farmers from the Netherlands to emigrate, facilitating the immigration of Polish army veterans, selecting Displaced Persons from European refugee camps and encouraging British immigrants to work in mines and manufacturing industries (Petersen, 1955; Richmond,1967; Sazewich, 1991). In a statement to Parliament in 1947, Prime minister Mackenzie-King made it clear that the government's policy, at that time, was to ensure the careful selection of permanent settlers who would be economically absorbed and that there was no intention to "make any fundamental alteration in the character of the population, as a result of mass migration." The obverse of a strong preference for British and western European immigrants was discrimination against African, Asian and Caribbean migrants who, at that time, were subject to quotas, and largely confined to those who already had close relatives in the country.

Until 1950, immigration was still controlled by legislation that dated back to 1931 and administered by the Department of Mines and Resources.

A Department of Citizenship and Immigration was created and a new consolidated Immigration Act came into force in 1953. This gave considerable power to the Minister of Immigration to draft regulations governing admission. A set of preferential categories was established which remained in force until 1962, when race or nationality ceased to be selection criteria, although the distribution of immigration offices abroad continued to favour those from Britain, Europe and the USA (Hawkins, 1988). At the same time efforts were made to integrate settlement services and citizenship education with immigration selection and administration.

### 1954-1971

The Soviet invasion of Hungary and the Suez crisis in 1956 caused a peak in the flow of Hungarian refugees and politically motivated British immigrants, although economic conditions at that time were not conducive to rapid absorption. Consequently, the numbers admitted in the following five years were significantly reduced. Italian immigrants, mainly sponsored by close relatives, moved into second place behind those from the UK, followed by Americans, some of whom saw Canada as a 'safe haven' for those unwilling to be drafted into the Vietnam war. The crisis in Czechoslovakia in 1968 also resulted in the admission of a number of refugees

By 1966, there was a growing recognition of the need to relate immigration to labour force requirements. Following the publication of a "White Paper" on immigration policy in 1966, a new Department of Manpower and Immigration was created. The Citizenship Branch was moved to the Secretary of State's office where it tended to be subordinated to the concern with integrating the French-speaking population (in Quebec and other Provinces) into a federal Canada, already threatened by growing separatist sentiments. Immigration was geared to economic needs through the adoption of a "points system" of selection which gave considerable weight to education, occupational qualifications, and a knowledge of English, French or both languages. The precise weight given to these factors has varied over the years. The current system, which also weights occupational shortages and demand, is shown in Chart J. Family reunion continued to be given a high priority by churches and ethnic communities and, as a gesture to these bodies, assisted relatives received extra points when relatives were prepared to accept some financial responsibility, ensuring that the sponsored immigrant would not become a "public charge". As a result, the largest single group of immigrants admitted into Canada has continued to be in the family and other sponsored categories (Troper, 1993; Canada, 1990a).

One consequence of the increased emphasis on "colour blind" selection by the points system, after 1967, was an increase in the admission

of highly qualified professionals from Asia and the Caribbean. However, many of these well-educated immigrants found that there were barriers to the recognition of their qualifications by employers and professional licensing bodies (Cummings et al, 1989; Mata, 1992; McDade, 1988).

Nevertheless, after five years or more, the majority of immigrants were achieving levels of income and occupational status comparable with, or above, that of average Canadians. The second generation, born and raised in Canada, was even more successful. This was partly due to the fact that immigrants and their children were located in the economically prosperous and expanding metropolitan areas of the country. Older generations of Canadians (of British, French and other origins) were disproportionately located in economically declining regions and industries.

A study of the impact of immigration, up to 1961, showed the declining importance of those of British ethnic origin, a shift from Protestant to Catholic religion, the rapid urbanization of the foreign-born, the higher educational achievement of post-war immigrants and their greater labour-force participation rates, especially among women (Kalbach, 1970). A decade later, census data revealed that these trends had continued (Richmond and Kalbach, 1980). Comparison between the experience of immigrants in Quebec and the rest of Canada revealed that French Canadians were under-represented in managerial and professional employment at that time. Immigrants had filled many of the shortages in

these fields. Further comparisons between first, second and third-plus generations by ethnic background confirmed that immigrants and their descendants were adapting well to the emerging postindustrial society of Canada (Richmond and Zubrzycki, 1984).

### <u>1972-1978</u>

The "points system" and other changes opened the door to a massive shift in immigration patterns. Third World countries became an increasingly important source of temporary and permanent workers admitted to Canada (Burstein, 1991; Simmons, 1990, 1993). The proportion of permanent immigrants from these countries increased from 8% in the early 1960's to more than 50% by the end of 1975 (Lanphier, 1979). For a time visitors were permitted to apply for landed immigrant status after arrival and, if refused, could appeal. By May 1973, the backlog of cases before the Immigration Appeal Board exceeded 17,000 and the right to change status within Canada was revoked.

In 1973, a major public review of immigration policy was instituted and a four volume report of the Canadian Immigration and Populations

Study issued (C.I.P.S., 1974; Hawkins, 1988: 375-377). The Green

Paper, as the Report was commonly known, reaffirmed the link between immigration and labour supply but raised important questions concerning the effects of population growth, urban congestion and ethnic tensions. A

subsequent Parliamentary committee report adopted a more liberal and expansionist view.

Despite the controversy over the Green paper, the government went ahead with its own immigration agenda and a new Immigration Act was proclaimed in 1978. Its main objectives were:

- To facilitate the reunion of Canadian citizens and permanent residents with their close relatives from abroad;
- To foster the development of strong and viable economy and the prosperity of all regions in Canada; and
- iii. To fulfil Canada's international legal obligations with respect to refugees and to uphold its humanitarian tradition with respect to the displaced and the persecuted.

Besides affirming universality and non-discrimination in its immigration policy, the Act established three categories of immigrants, viz family class and assisted relatives, economic migrants, and refugees. For the first time, the Minister of Immigration was mandated, in consultation with the provinces, to submit to Parliament a yearly target for the number of immigrants in the three categories. Other significant changes in the Act were the adoption of the UN Convention definition of a "refugee", and

regulations which permitted Canadian citizens, or permanent residents, to sponsor refugees. This provision proved to be invaluable in resettling the Indochinese refugees, after the fall of Saigon in 1975 (Hawkins, 1988: 379; Adelman, 1980, 1982; Neuwirth et al, 1985). However, it was the implementation of internal refugee status determination which forced subsequent changes in immigration regulations.

### 1979-1990

The "family class" remained an important component of immigration, constituting more than 50% of the intake in the peak years 1983 and 1984. The number of "kinship bonus points" available to assisted relatives was increased in July 1988 from 10 to 15. The geographic sources of migration and consequent ethnic composition continued to shift away from traditional source countries (Britain, other European countries, U.S.A.) to Asia, the Pacific, Central and South America, Africa, and Middle East. The impact of the shift from traditional to non-traditional sources, resulted "not so much from the magnitude of the flows but from their concentration in a small number of receiving communities since the majority of newcomers tend to settle in the major urban sectors" (Burstein, 1991:1) such as Toronto, Montreal, and Vancouver.

Indochinese refugees were admitted under a provision of the 1976

Immigration Act which gave authority to the government to accept persons

who were in "refugee-like" situations i.e. "designated classes" who were in need of resettlement, even though they might not meet the strict definition of Convention Refugee. In two important respects, the admission of over 60,000 refugees from Southeast Asia, during 1979-1980, marked the beginning of a new era in Canada's refugee policy (Neuwirth et al, 1985; Simmons, 1990, 1993; Simmons and Keohane, 1992; Dirks, 1985; Hawkins, 1988, 1991). Firstly, it constitued the largest single group of refugees from developing countries to be resettled. Secondly, their resettlement was made possible by the active participation of the private sector. Combined government and private sponsorship programmes enabled Canada to absorb the highest number of "boat people" per capita of any nation (Troper, 1993; Adelman, 1982).

While the majority of refugees were selected abroad for resettlement, an increasing number of asylum seekers arrived, by sea or air, and claimed refugee status after arrival. The number making such claims increased from 500 in 1977 to over 6,000 by 1983. This led to a backlog of applications which the refugee determination process, established under the 1978 Immigration Act was incapable of handling expeditiously. By the end of 1989, the backlog had reached over 95,000 claims. The determination system was unable to handle such a heavy caseload (Burstein, 1991:32).

Pursuant to the Immigration Act of 1976, a refugee claimant was examined under oath, by a senior immigration official, and a transcript of

the proceedings forwarded to the Refugee Advisory Committee. The transcript was reviewed and a recommendation as to acceptance or rejection made to the Minister of Immigration. There was no hearing where the claimant could present his or her case. In 1985, the Supreme Court of Canada struck down this process in the case of Harbainir Singh v. the Minister of Employment and Immigration. The court ruled that the Canadian Charter of Rights and Freedoms applied to all people inside Canada, even if their status had not yet been determined. Section 7 of the Charter states that everybody has the right to life, liberty, and security, and the right not to be deprived thereof except in accordance with the principles of fundamental justice. The Court held that the procedures did not provide adequate opportunity for the claimant to state a case, and that a full hearing should be provided. This ruling delayed the determination process further. Increasing numbers of people sought asylum, including some economically motivated migrants. A case by case administrative procedure was adopted to clear the backlog, which was not completely removed until 1993. The overall acceptance rate of these applicants was 63%. However, many who were refused had been in the country several years. They went "underground" and over 11,00 arrest warrants issued (Refugee, 1993:5).

The refugee issue took a dramatic turn when two ships illegally stranded their respective refugee cargoes on thes east coast in the dead of night (Troper, 1993). These included 155 Tamils who arrived in

Newfoundland from refugee camps in Germany, in 1986, and 174 Sikhs who landed in Nova Scotia in 1987. Fear that more boatloads of refugees might be on their way led the government to declare an emergency and Parliament was recalled in the summer of 1987. In addition to requiring transit visas for some nationals making stops in Canada en route to other countries. Bills C-55 and Bill C-84 which dealt with with refugee status determination and introduced deterrent measures were passed. These provided for substantially increased penalties for smugglers of illegal entrants and for transportation companies carrying undocumented persons, detention of those arriving without proper documentation until their identities could be established, and the removal of anyone posing a criminal or security threat. Individuals who had passed through another country deemed to be "safe" and where a refugee claim could have been made, were tod be denied the right to make such a claim in Canada (This provision, the so-called "safe third country," clause was not enforced although it remains an option if bilateral agreements with the USA can be negotiated).

Under the new legislation (Bill C-55), refugee determination became a two-phase process comprising an initial hearing, to determine if the applicant had a credible basis for making a claim, and a second full hearing by the newly created Immigration and Refugee Board's Convention Refugee Determination Division. Credible basis decisions were based on the human

rights record of the country allegedly responsible for the persecution. If the claim was deemed credible at the intial hearing eligible a work permit is issued, pending completion of the second stage. When claims were referred to the second level, a panel decided if the claimant met the definition of a Convention refugee. If the claim was recognized by one member of the two person panel, the applicant could apply for landed immigrant status (Adelman, 1991).

The number of claims rose from nearly 22,000 in 1989 to over 40,000 in 1992. The top source countries were Sri Lanka, Somalia, Iran, Lebanon,, China, CIS [USSR), El Salvador, and Guatemala. The overall acceptance rate declined from 70% in 1990 to 57% in 1992. The high rate of acceptance at the initial hearing (95%), combined with government's inability to execute the "safe third country" provision, created a new backlog (Richmond, 1991:157). Moreover, it was estimated that Canada's costs for asylum processing were in excess of two hundred million dollars (Adelman, 1991:9).

Another important change during this decade resulted from the government's deliberate policy encouragement of "business immigrants" who brought with them capital for investment and others who planned to start businesses which would create employment. Including dependents, this group increased from 15,112 in 1988 to 18,126 by 1990. Hong Kong was the largest single source, accounting for 28% of all business

immigrants, followed by Korea, Taiwan, and U.S.A. (Burstein, 1991:15; Richmond, 1991: 156; Wong, 1991). However, there were abuses by those merely endeavouring to obtain entry to Canada without fulfilling their obligations (Nash, 1987; Cannon, 1989; Fennel and DeMont, 1989; Marlarek, 1987; Lai, 1992). This led the Minister of Employment and Immigration, in 1989, to initiate a monitoring programme designed to track entrepreneurs until they had complied with the terms and conditions of their acceptance (Richmond, 1991; Canada, 1992).

The number of temporary employment authorizations rose steadily in this period, from 83,912 in 1973 to 286,584 in 1989 (Burstein, 1991). The authorizations are given for varying periods of less than a month up to one year with the possibility, in some cases, of renewal. "Validated" authorizations are issued when there is no qualified Canadian worker available while other categories, such as teachers, clergy and entertainers are "Exempt". Two programmes (the Foreign Domestic Movement and the Caribbean and Mexican Seasonal Agricultural Worker Programmes) represented between 25% and 30% of all validated employment authorizations. These workers generally come from poor Third World countries such as Jamaica and the Philippines. Furthermore, there is evidence that many experience discrimination and oppressive working conditions in the homes and institutions where they are employed (Wong, 1984; Bakan, 1987).

### 1991-1993

In 1990, the government presented a five-year immigration plan (Table 2) which was developed as a result of consultation with the provincial and municipal governments, special interest groups, individuals and organizations (Canada, 1990b). It provided for an increase in immigration levels to 220,000 in 1991 and to 250,000 in each of the following four years, while claiming to maintain a balance between the family, refugee and independent categories.

Amendments were made to the Indochinese Designated Class in August 1990, in accordance with the Comprehensive Plan of Action which was approved at a United Nations Conference in Geneva in June 1989. This Class applied only to Cambodians, Laotians and Vietnamese who entered countries of first asylum in Southeast Asia before the established cutoff dates in 1989. The Political Prisoners and Oppressed Persons Designated Class applied only to El Salvador and Guatemala. The Self-Exiled Persons Designated Class was cancelled in 1990, because of changing conditions in Eastern Europe and USSR. Furthermore, following large-scale repatriation and decreased resettlement requirements (UNHCR identified only 42,000 refugees worldwide in need of third-country resettlement in 1993) fewer refugees (government-assisted or privately sponsored) were selected from abroad for resettlement in Canada.

A new Canada-Quebec Accord came into force on April 1, 1991. It maintains the federal government's exclusive control over fundamental immigration standards and objectives, including responsibility for admitting immigrants, granting permanent resident status, overseeing the control of aliens, and providing citzenship services. However, the accord gives Quebec power in the selection of independent immigrants and refugees from abroad but not those determined in Canada. It grants Quebec new responsibilities for the integration of immigrants. Both parties agree to promote Quebec-bound immigration to a proportion equivalent to its share of the Canadian population. The federal government will provide \$332 million in financial compensation to Quebec, over a four year period, for providing services to immigrants that are comparable to those provided by the federal governmen. The compensation takes into account the additional expenditures that Quebec will incur because only one-third of immigrants speak French upon their arrival, whereas one-half of immigrants entering the rest of Canada speak some English.

Reflecting the desire to increase the number and proportion of "skilled workers", changes were made in the selection system in 1991 to make it more responsive to national and regional labour market needs.

Qualified applicants would receive additional points and would be processed more quickly in occupations "designated" as in short supply. In the selection of other skilled workers whose occupations are listed as "general",

and who have relatively good employment prospects, more emphasis will be placed on arranged employment, education and language skills.

A new Immigration Act, Bill C-86, became law in January 1993.

Previous amendments made through Bills C-55 and C-84 did not achieve what the government intended in terms of reducing asylum applicantions.

There was a concern that Canada was losing control of its borders. These fears were fuelled by media reports suggesting that some refugee claimants were making multiple welfare claims, that criminals were making refugee claims, that a convicted terrorist had obtained refugee status and that organized smuggling of illegal aliens was taking place.

Bill C-86 gave the government the authority to set limits on the numbers of immigrants accepted in each category. Different classes of immigrants were assigned to three management streams. Applicants in Stream 1 include immediate family members of people already living in Canada (spouses, fiance(e)s, dependent children, people found to be Convention refugees by the Immigration and Refugee Board, and investors who can contribute significantly to Canada's economic development. These applicants are processed on demand and there is no fixed limit to the total number of applications approved each year. Applicants in Stream 2 include parents and grandparents of Canadian residents, government-assisted and privately sponsored refugees, applicants who have pre-arranged employment, self-employed persons and live-in care-givers. These are

processed on a first-come first-served basis, with the total number in each category is subject to limits set out in the annual immigration plan Applications will no longer be accepted once there are enough cases in process to meet these goals. Applicants in Stream 3 include people applying as independents, those qualified in designated occupations, and entrepreneurs with business experience. They are subject to the limits set out in the annual plan and are selected on competitive merit. Once the annual targets have been met, further applications are not accepted.

The most significant change under Bill C-86 is the legislative power given to the government to control and streamline the internal refugee determination process. In line with the Dublin Convention in Europe, it is intended to stop refugee claimants from "asylum shopping" i.e. making multiple refugee claims in different countries. Bill C-86 empowers the government to finger-print and photograph claimants. It may also make agreements with other countries whereby "refugee claimants" can be sent back to the so-called "safe third countries". This will reduce pressure on the refugee determination system and reduce the costs of social assistance, medical care and education provided to claimants, pending their hearing. Bill C-86 eliminated the two-stage process and gives authority to the Senior Immigration Officer at port of entry to determine if the claim has a credible basis. If subsequently rejected, an appeal can be made but only in those

cases identified by a Trial Division judge as involving a serious question of law (Canada, 1992, 1993).

Bill C-86 also allows the government to increase efforts to intercept "illegal migrants" overseas by providing training and technical assistance to airlines, to help them identify passengers with fraudulent documents, and by increasing fines for airlines that "do not undertake reasonable precautions" in screening passengers (unsuccessful claimants and other inadmissible passengers) they bring to Canada.

### Conclusion

The effect of these massive and unprecedent legislative changes enacted between 1989 and 1993 remain to be seen. The Conservative government was defeated at the general election in October 1993. It was succeeded by the Liberal Party, which may have a different agenda. Canada is entering the "post industrial" age of a globalized, highly competitive, knowledge-based economy, and the need to develop a highly-skilled work force is more important now than ever. Immigration will continue to play a vital role in developing such a work force, but debates continue regarding the number of immigrants that should be accepted, and the balance betweene categories. It is not clear whether the new government will make a significant humanitarian response to the global refugee problem. A major challenge for Canada, in the years ahead, will be to enforce effective

measures to deal with racism, and to manage the ethnic diversity brought about by immigration. (Economic Council of Canada, 1991).

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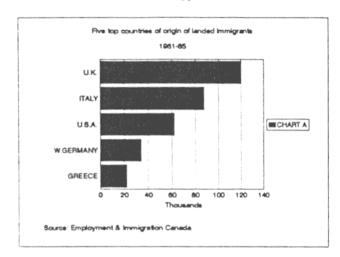
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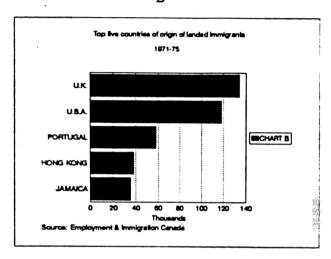
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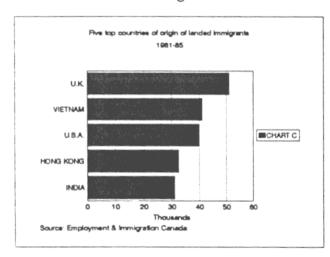
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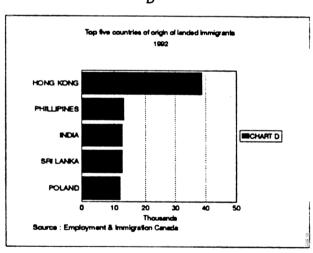
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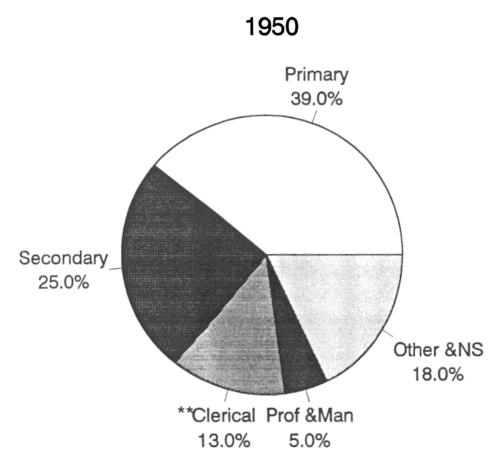
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D



### INTENDED OCCUPATIONS OF IMMIGRANTS TO CANADA

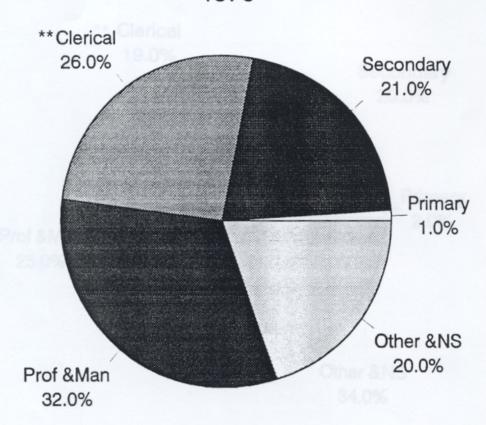


Source: Employment & Immigration Canada

<sup>\*\*</sup>Clerical includes sales and service.

## INTENDED OCCUPATIONS OF IMMIGRANTS TO CANADA



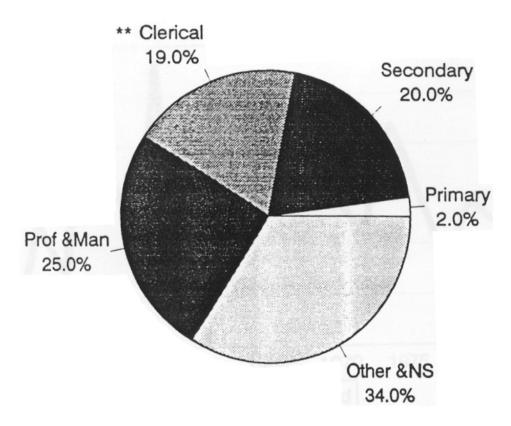


Source: Employment & Immigration Canada

\*\*Clerical includes sales and service

### INTENDED OCCUPATIONS OF IMMIGRANTS TO CANADA





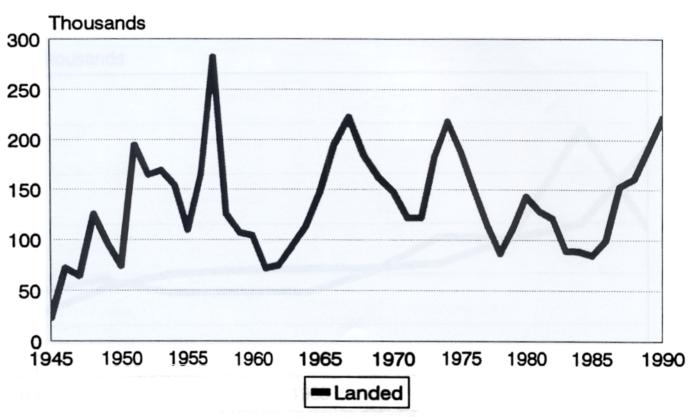
Source: Employment & Immigration Canada

<sup>\*\*</sup>Clerical includes sales and service.

### Chart H

# **IMMIGRATION TO CANADA**

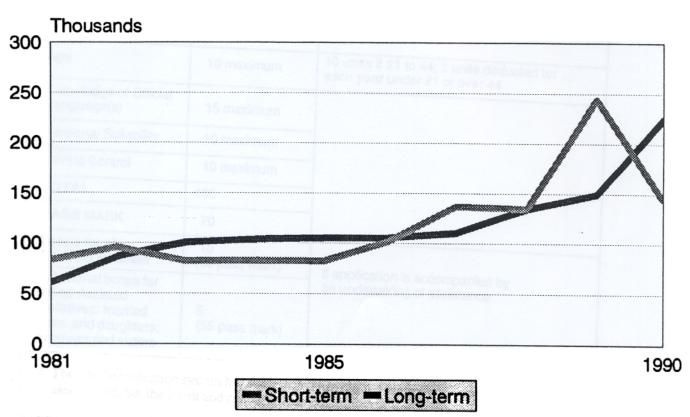
1945 TO 1990



Source: Employment & Immigration Canada

# Non-Permanent Residents

Entering Canada, 1981-1990



Source: Michalowski (1993)

SELECT	ION CRITERIA (	THE "POINTS SYSTEM")*			
FACTOR	UNITS OF ASSESSMENT	MICNOTESTION PLAN			
Education	12 maximum	5 Observation of the second se			
Specific Vocational Preparation	15 maximum				
Experience	8 maximum	units is an automatic processing bar unless (i) applicant has arranged employment and (ii) employer accepts lack of experience			
Occupation	10 maximum	0 units is an automatic processing bar unless applicant has arranged employment			
Arranged Employment	10	0 13,000 :000 13,000			
Age	10 maximum	10 units if 21 to 44; 2 units deducted for each year under 21 or over 44			
Knowledge of Official Language(s)	15 maximum				
Personal Suitability	10 maximum	20 1. (2) 1. (2) 1. (3) 1. (4)			
Levels Control	10 maximum	xo			
TOTAL	100				
PASS MARK	70				
Bonus for all Assisted Relatives	10 (60 pass mark)	If application is accompanied by an undertaking of assistance			
Additional bonus for these Assisted Relatives: married sons and daughters; brothers and sisters	5 (55 pass mark)				

<sup>\*</sup> The Quebec selection system has some differences in the factors and units of assessment, but the intent and results are similar.

Table 2

## THE 1991-1995 IMMIGRATION PLAN

	1991	1992	1993	1994	1995
Component					
Family	80,000	100,000	95,000	85,000	85,000
•	ion To Canada I	n The Paris	ar Penos		
Refugees					
- Government-assisted	13,000	13,000	13,000	13,000	13,000
- Privately sponsored	23,500	20,000	20,000	15,000	15,000
- Landed in Canada	10,000	25,000	25,000	25,000	25,000
Independents		Rec			
- Principals	20,000	21,500	22,500	29,000	29,000
- Dependents	21,000	20,000	25,000	33,000	33,000
Assisted Relatives	resce Lam and	Anthony 11.	Z demond	4	
- Principals	7,000	of 5-7,000	8,500	11,500	11,500
- Dependents	12,500	12,500	15,000	19,000	19,000
	York V	iniversity .			
Business		0	a of or		
Deinsinals	7,000	7,000	6,500	5 000	5 000
- Principals - Dependents	21,000	21,000	19,500	5,000 14,500	5,000 14,500
- Dependents	21,000	21,000	19,300	14,300	14,300
Retirees	5,000	3,000	0	0	0
TOTAL	220,000	250,000	250,000	250,000	250,000