

Older noncitizens experience a complex cycle of insecurity and low financial wellbeing



Find out more about the project here



Dr Katie Tonkiss, Kris Fuzi, Dr Hayley James and Prof Andy Lymer
To know more about the research, email k.tonkiss@aston.ac.uk.



Financial Wellbeing of Older Noncitizens in the West Midlands

Background: Noncitizenship is a heterogenous term that includes “migrants, foreign students, temporary visitors, permanent residents, refugees, asylum seekers, victims of trafficking, and stateless persons”.¹

We explore how experiences of noncitizenship shapes financial wellbeing as people approach later life.

Methods

10 qualitative interviews conducted with older noncitizens living in the West Midlands area

Result 1: Experiences of migration and noncitizenship affect finances in complex ways:

“About six or seven years ago, I felt more secure in my finances. But since Covid, you have to dig down into your savings, rely on your savings to spend more than what you earn. And some of us who ... have relatives outside [the country, we] spend money on remittance to the family members, sickness, paying for hospital bills. [...]. Apart from spending money on your family here, you have a lot of responsibilities. Sending money outside to take care of your mum, your aunties, your sisters, so it's putting more pressure on my finances.”
Participant 8

Result 2: Work can mitigate the precariousness of noncitizenship yet limited access to support:

“As long as I'm working ... and have my salary every month, I don't see any link between [being a] citizen and financial status, no. If you work, there's no problem. If I have a work permit, I don't really mind being a citizen or not.”
Participant 6

“...because I'm not British, because of my status, there are things I do not qualify for. For instance, if I'm to lose my job now, I don't have access to any benefits, due to my status.”
Participant 2

Result 3: The lack of access to state support may become more challenging as people get older:

“If you're not a citizen, I don't think you qualify for those benefits that the state gives. For example, if you are over 50 ... you get a free bus pass. But if you don't have [citizenship], you don't qualify.”
Participant 7

Result 4: However, applying for citizenship is very expensive which exacerbates financial vulnerability:

“I can say that applying for citizenship and some of the status in this country is very expensive.... without money I think you can't survive, so if financially I'm not stable, I can't do anything.”
Participant 1

Limitation: Limited dataset focusing on one group, need to examine these themes more broadly.

¹ See p870, Weissbrodt, D. and Divine, M. (2015) 'Unequal access to human rights: the categories of noncitizenship', *Citizenship Studies*. Routledge, 19(8), pp. 870–891. doi: 10.1080/13621025.2015.1110282. See also Tonkiss, K. and Bloom, T. (2015) 'Theorising noncitizenship: concepts, debates and challenges', *Citizenship Studies*. Routledge, 19(8), pp. 837–852. doi: 10.1080/13621025.2015.1110278.