



Community, Culture, and Capital: Exploring the Financial Practices of Older Hong Kong Immigrants

Nicole Tang
University of Toronto
nico.tang@mail.utoronto.ca

Priyank Chandra
University of Toronto
priyank.chandra@utoronto.ca

ABSTRACT

This preliminary study explores the financial practices of older Hong Kong immigrants in the Greater Toronto Area through semi-structured interviews with 10 participants. First, this study examines the impact of social networks in settlement patterns and financial decisions such as choosing banks. Secondly, this study looks at the variety of ways people use and track money, including the adoption of digital banking and contexts of cash use. Finally, a comparison between banking practices in Hong Kong and the Greater Toronto Area is explored. These narratives reveal how social capital, trust, geography and community influence financial habits from managing transnational bank accounts to navigating technological advancements. The diversity of financial practices revealed here highlights the importance of avoiding broad categorizations of older adults and immigrants, and instead contextualizing Fintech design within communities and cultural practices.

CCS CONCEPTS

• Human-centered computing; • Empirical studies in HCI;

KEYWORDS

Banking, immigration, older adults, financial practices, financial inclusion, qualitative study

ACM Reference Format:

Nicole Tang and Priyank Chandra. 2022. Community, Culture, and Capital: Exploring the Financial Practices of Older Hong Kong Immigrants. In *CHI Conference on Human Factors in Computing Systems Extended Abstracts (CHI '22 Extended Abstracts)*, April 29–May 05, 2022, New Orleans, LA, USA. ACM, New York, NY, USA, 6 pages. <https://doi.org/10.1145/3491101.3519740>

1 INTRODUCTION

Human-computer interaction (HCI) research has been increasingly concerned with the financial practices of a wide range of communities, especially those who have traditionally found themselves excluded from formal financial services. Financial technologies (Fintech) are often touted as ways to enable financial inclusion by providing tools to help people manage their money regardless of socioeconomic and geographic barriers. However, despite

new technology, demographics such as older adults [1] and immigrants remain at risk of digital exclusion. Older immigrants face additional challenges of adapting to new customs and navigating changing financial statuses [3]. This study explores the financial habits and banking needs of older Hong Kong immigrants in the Greater Toronto Area (GTA), examining how the intersection of age and immigrant identity affect participation in financial services.

During the 1980s and 1990s, Canada saw a significant influx of migrants from Hong Kong, many of whom sought a haven amid political uncertainty leading up to Hong Kong's handover in 1997 [23]. These individuals were typically skilled, educated, and middle-class, challenging preconceived notions that immigrants were of lower socioeconomic status [23]. However, many faced economic declines after immigration due to challenges seeking employment, as credentials obtained in their home countries were not accepted in their new ones [14]. Age at immigration also impacted socioeconomic well-being [3], as adults who landed in Canada at older ages would have had less time to gain retirement income from labour activity [4].

Focusing on Hong Kong immigrants, this study seeks to elicit personal narratives and examine the roles that culture, identity, and relationships play in financial practices. We look at banking habits, how financial institutions are chosen, and how individuals navigate different financial landscapes between Hong Kong and Canada. We find that Hong Kong immigrants, while not economically marginalized, still faced challenges in adapting to a new country. Further, familiarity, community networks, and trust are important factors shaping the adoption and use of both offline and online financial services. As interactions with money become increasingly intangible and governed, understanding the needs of individuals under-served by banking systems and financial technologies offers insights and opportunities for financial inclusion.

2 RELATED WORKS

2.1 Fintech in HCI

There is a growing body of work in the HCI community focusing on financial practices. Kaye et al. [10] conducted a qualitative study on financial habits, highlighting the emotional aspects of financial decision making, the tools used to track money, and the ways people accounted for the unpredictability of finances. Lewis & Perry [11] explored the role of digital technology in the everyday financial activities of UK individuals. They observed that an increase in digital tools meant that interactions of money were less visible and required additional mapping of information to combine “digital, physical, and social resources”, challenging the idea that digital tools were more convenient and manageable [11]. This echoed insights from Perry & Ferreira's [16] exploration of the tasks involved during cycles of digital monetary transactions known as

Permission to make digital or hard copies of all or part of this work for personal or classroom use is granted without fee provided that copies are not made or distributed for profit or commercial advantage and that copies bear this notice and the full citation on the first page. Copyrights for components of this work owned by others than ACM must be honored. Abstracting with credit is permitted. To copy otherwise, or republish, to post on servers or to redistribute to lists, requires prior specific permission and/or a fee. Request permissions from permissions@acm.org.

CHI '22 Extended Abstracts, April 29–May 05, 2022, New Orleans, LA, USA

© 2022 Association for Computing Machinery.

ACM ISBN 978-1-4503-9156-6/22/04...\$15.00

<https://doi.org/10.1145/3491101.3519740>

“moneywork”. The process of making digital payments required putting together technical components and connecting to people with varying degrees of knowledge, resulting in transactions being highly complex and fragmented [16].

2.2 Hong Kong Immigrants and Financial Services

Historically, immigrants had overall weaker economic positions than the Canadian-born [6], but Hong Kong immigrants who entered Canada in the 1980s and 1990s challenged established narratives of immigrants by being predominantly middle-class and educated [23]. However, the narrative changes again when looking specifically at older adults. Da & Garcia [3] addressed this intersectionality in their study on the socio-cultural adaptation of older Chinese-Canadian immigrants. They found that many older adults came to Canada to provide child care assistance to their grandchildren not for pay, but in exchange for co-residing with their married children [3]. The cultural values of familial obligation meant that older immigrants often had limited economic resources, sacrificing financial independence to live in multigenerational households [3].

Language barriers also limit access to financial services. With digital banking and automated tools, information access comes solely through an understanding of written content [20]. The loss of a human advisor, combined with low financial literacy, exacerbates fears of making errors [20]. Many Chinese immigrants rely on language brokering where they depend on their children to translate documents [21]. The role of language brokering in sensitive subjects such as financial management has not been explored in-depth but may reveal salient insights into familial relationships and personal finances. Another phenomenon of Hong Kong immigrants is “astronaut” families, where one spouse returns to Hong Kong to work for extended periods while the other stays in Canada to care for their children [23]. The working spouse sends money to their family from their home country [26], a practice that requires reliable systems of transnational financial exchanges.

Research has shown that establishing social capital in a new country is essential to successful adaptation for immigrants, and Information and Communications Technology (ICTs) can often serve as platforms to find information and build social networks [7]. Many use online groups to seek resources for employment and financial needs and to connect with their ethnic communities [7]. Technology has also facilitated the movement of money across borders by providing a means of transnational remittances [5], and social media channels offer a communication platform to arrange informal transfers of money [19]. Considering that many immigrants maintain social and economic ties to their homelands, applying a transnational lens to HCI practices is increasingly important [22].

2.3 Older Adults

Just as immigrants cannot be perceived as one homogenous user group, “older adults” is an equally broad categorization that should be carefully considered in HCI research and design. Several studies have highlighted the challenges faced by older adults in Fintech. Vines et al. [24] conducted a series of workshops with participants over the age of 80 where they co-designed a cheque system that circumvented banks. This group was highly skeptical of digital

technology and saw solutions to their problems not in the future, but in the past [24]. Older adults have historically eschewed digital banking tools due to privacy concerns, fear of exploitation, and low technical literacy [1]. A reluctance to adopt new tools can be attributed to mismatched mental models, in which users may not perceive a new technology to be usable or valuable [15].

While researchers are increasingly aware of identifying assumptions about older adults in the design process [17], the promotion of stereotypes is inherent to many HCI methods such as personas and segmentation [12]. Nielsen’s widely-adopted user-centered approach relies on the use of homogenous user groups [27]. Stereotypes about older adults, such as the common narrative that they are less tech-savvy, tend to exclude users and absolve makers of technologies for their oversights [12]. To combat these generalizations, Righi et al. [18] suggest adopting a “turn to community” approach which disengages the notion of “older people” as a user group and focuses on exploring the communities they belong in. This reframing encourages researchers to think beyond chronological age and instead consider common interests, goals, life stages, and shared experiences [18].

The design and deployment of financial technology for immigrant communities cannot be considered in a vacuum. By breaking down sweeping generalizations of older adults and immigrants, and instead reframing the focus to how communities and cultural identities inform financial practices, HCI researchers can foster deeper engagement with populations in designing financially inclusive services.

3 STUDY DESIGN AND METHODOLOGY

This study consisted of 10 semi-structured interviews with older Hong Kong immigrants in the Greater Toronto Area. The participants consisted of five men and five women, and their ages ranged from 58 to 74 years old. Nine of them immigrated to Canada between 1983 to 1997, and the remaining one came in 2016. This cohort was overall well-educated, with seven participants having completed post-secondary studies.

Interviews were completed remotely over Zoom and phone calls. Participants were asked questions regarding immigration history, household dynamics, banking services, and financial practices. The study aimed to understand their adoption of digital financial technology and prompted them to contrast the banking experiences between Toronto and Hong Kong. The goal of these interviews was to draw out patterns around the social and cultural contexts that shape their financial behaviours. Interviews included a wallet study [10] where participants were asked to take out the items in their wallets and describe them. Having physical objects to serve as probes could encourage participants to talk more openly about their financial habits or help jog memories that may not come naturally.

Participants were recruited using a snowball sampling method by reaching out to people in the researcher’s personal networks. Recruitment was rounded out by contacting community groups, peers, and businesses in the Cantonese-speaking community within the Greater Toronto Area (GTA). Prior to selecting participants, a screener survey was sent out to collect demographic data.

The study used a grounded theory approach [2]. The data was collected and analyzed concurrently using a constant comparative

method. Interviews were audio-recorded, transcribed, and synthesized for themes using NVIVO. All coding was done by the primary researcher, beginning with open coding to analyze the data followed by axial coding to organize data into themes.

This work serves as a preliminary study that will inform a larger body of work on the specific financial practices of older Hong Kong immigrants. All names used in this paper are pseudonyms to maintain participant confidentiality.

4 FINDINGS

In the first part of the interviews, participants were asked about their motivations for seeking immigration and their experience settling into Canada. Many cited political tensions leading up to the 1997 handover as the primary reason for leaving Hong Kong. Other factors include professional development and desiring a better education system for their children. Nearly all of them entered Canada through the skilled worker program. All participants were relatively financially stable when they immigrated to Canada. While some experienced job changes after immigration (e.g. a reduction in seniority and compensation), all participated in the Canadian labour market and their incomes ranged from modest to comfortable. The second part of the interviews focused on the participants' financial habits both in Hong Kong and in Canada. Participants were asked to discuss how they chose their banks, how they tracked their finances, and whether or not they used digital banking tools.

4.1 Choosing Banks as New Immigrants

This study looked at how immigrants chose their financial institution when they arrived in Canada. All participants had existing bank accounts in Hong Kong, so they were familiar with formal banking systems. Choosing their first Canadian bank was based on four factors: recommendations from their networks, previous experience, language, and geographic convenience.

Reliance on existing social relationships came up frequently, as all 10 participants had friends or family members already residing in the Greater Toronto Area before immigration. They depended on connections for mobility (e.g., getting rides) and advice on settling. Seven participants reported opening accounts with banks based on referrals.

“When we came back here in 2014, I also stayed at my friend’s house. He used TD bank and he introduced his investment manager to us.” – Amy, F, Age 60

Some participants chose a bank that they were familiar with or had banked with in Hong Kong, such as HSBC or RBC. Language barriers played a role in banking decisions as well. Some participants wanted a Cantonese-speaking financial advisor to help them make sense of complicated financial concepts.

“Because I’m saving my money in there, I need to understand how they are using my money and what regulations there are. I’m concerned that with my lack of English skills, I might not understand something they say and miss out.” – Diane, F, Age 57

For others, language was not a huge concern since they already spoke fluent English when they landed in Canada. Geographic distance was the next factor. Convenience was not necessarily

tied to the geographic proximity to their home. For instance, one participant chose a bank branch close to their workplace for easier access. Some did not have a car when they first came to Canada, so they relied on their spouses or friends to drive them around. Many chose to drive to their banks instead of walking because of the harsh Canadian winters.

4.2 Banking and Everyday Financial Habits

After landing in Canada, all participants held accounts with a large banking institution, and several had accounts with multiple banks. Credit and debit cards were frequently used for making everyday purchases. Cash use was primarily limited to Chinese restaurants and supermarkets. Participants discussed a variety of ways of tracking and managing finances, from collecting receipts to using spreadsheets to recording transactions in physical notebooks.

During the wallet study, participants shared how much cash they kept on hand, ranging between \$100 - \$500. This segment highlighted some of the systems that individuals use to track money. Two participants kept receipts in their wallets just long enough to compare against their bills at the end of the month. Another had a strict weekly budget of \$200 a week and treated the cash in her wallet as a “piggy bank” to limit her spending. She preferred using cash as it was easier to track money movement than with credit cards. To prevent overspending on credit, she would request credit limit reductions from her bank. Only one participant did not use a wallet at all, keeping just a debit card, credit card, and driver’s license in a phone case.

4.3 Security Concerns in Digital Banking

Online banking adoption was mixed among the participants. Six used online banking regularly, one had online banking but preferred visiting branches, and three remained completely analogue. One of the participants who did not use online banking was a business owner whose clients primarily paid in cash, cheque, or through a point-of-sale machine. Among those who used online banking, mobile app usage was less common. Many expressed security concerns with digital banking, fearing that their information would be hacked. Some preferred face-to-face interactions and would visit bank branches as a social activity.

“Yes. Pay all the bills, donations, e-transfers, I do it all through the PC. Unless I need cash, but then I do it through the ATM.” – Ronald, M, Age 64

“With the internet, I’m concerned about people hacking my information, I don’t feel safe. It’s too dangerous.” – Susan, F, Age 65

Even those who used online banking largely preferred computers to mobile for a myriad of reasons. One mentioned that the screen was too small to perform meaningful financial tasks. Several others said that they felt the phone was less safe and secure because of their portability – if they lost their phone, bad actors could access their financial data. By contrast, wallets were perceived to be less of a theft target as they could not be “hacked” remotely.

“And if I use my phone, what happens if I drop my phone and lose my phone and people hack, find the passcode and access all my bank information, my

credit card information. That's why I don't use it." – Michael, M, Age 58

4.4 Maintaining Hong Kong Bank Accounts

Although many had family in Hong Kong and made periodic trips back home, there were few reports of remitting money overseas. Some maintained bank accounts in Hong Kong which were used for travel spending, gifting, and collecting cash payouts from the government. These accounts were often delegated to family members for maintenance.

"Because I still have family in Hong Kong like my parents, I left an account there and directed my family members to use or move money as needed. If anything happens, I need to take care of my parents." – Sam, M, Age 65

Some participants maintained their Hong Kong bank accounts to collect government handouts, as they were still eligible for certain government programs due to their dual citizenship. Others closed their accounts shortly after immigration, seeing no need to maintain accounts in two different places.

"Because I was an immigrant for more than 35 years, I don't need anything in Hong Kong. It is trouble. Nobody looks after my stuff, and they will dormant my account." – Wendy, F, Age 68

Having family members or dependents residing in Hong Kong who would either take care of the account or would necessitate its use was a factor in the decision to keep up two separate bank accounts.

4.5 Comparison Between Hong Kong and Canadian Banks

Hong Kong had a more cash-heavy culture than in Canada, with cash being used more frequently for dining out and gifting. Banking was considered to be more accessible in Hong Kong, as the abundance of branches made it easy to visit banks on the way to and from work. All participants were registered with one of the large banks in Hong Kong (HSBC, CIBC...etc.) and reported a strong sense of trust in financial institutions.

"Hong Kong was very convenient. In Hong Kong, you go down the street and there are tons of banks. Here you have to drive." – Susan, F, Age 65

A staple of Hong Kong's financial practices was the Octopus Card, a reloadable contactless smart card used for public transit and purchases. This was considered a convenient cashless payment method that took precedence over credit cards for small purchases such as fast food and convenience store items. Most participants were already in Canada when this card was introduced in 1997, so their experience with the card was limited to their status as a visitor. The perception of this card was overall positive, with participants stating it was "very convenient and fast."

International bank branches are widely present in Hong Kong, but there is room for improvement on the integration between Hong Kong and Canadian systems. One participant noted that he could not close his Hong Kong bank accounts while living in Canada. In

order to close his account, he had to physically be there in person and bring a piece of identity.

"I cannot cancel it. It's an account based in Hong Kong. I'm in Canada. To close, I have to physically be in person and bring my ID card to close. Although they belong to the same bank they are separate, so I cannot do anything." – Michael, M, Age 58

Another participant described the difficult process of opening a bank account in Canada as a new immigrant. He was with Hong Kong Bank and went to a branch in Canada, but he was told that they were two different systems and therefore his information was not shared among them. He had to provide a permanent address and credit card information, which he didn't have at the time, so he had to procure additional documents from his bank in Hong Kong. Even in large banks that are perceived to be technologically advanced, the lack of communication between these systems poses challenges for immigrants dealing with two different banks.

5 DISCUSSION

5.1 Challenges Faced by Immigrants who are Not Economically Marginalized

This work showed that immigrants are not a monolithic group, and this diversity is reflected in their financial habits. While previous studies highlighted that immigrants have historically faced higher levels of financial exclusion [9]), looking at aspects like socioeconomic status, social ties, and banking systems in their country of origin can reveal specific types of challenges they face in navigating finances. In studying older Hong Kong immigrants, we found that most were economically stable when they decided to immigrate to Canada. Several took lower-paying jobs or reductions in seniority when they first arrived.

In the 1980s and 1990s, Hong Kong already had strong financial infrastructures, enabling banking to be accessible and convenient for most residents. Technological innovations like the Octopus card further enabled ease of use for everyday payments. When participants immigrated to Canada, they saw barriers to accessing banking systems. The geographic density of Hong Kong banks enabled autonomy, as people could visit banks on their way to and from work or while running other errands. In the GTA, new immigrants at times had to rely on friends and family to drive them to banks as most of them did not have a car right away. The GTA's smart card system (Presto) would not be introduced until 2009, and even then, the Presto card is only limited to public transit. Language barriers were another challenge faced by Hong Kong immigrants. Several sought financial advisors who could speak Cantonese to help them understand complicated financial terms. Fortunately, this was not difficult to find in the 1990s. However, as banking services become increasingly digital and automated, Fintech designers should consider the stress that immigrants face when learning financial jargon in a new language.

These findings highlight that not all immigrants are economically marginalized – their challenges therefore don't just relate to their economic conditions, but are more so about establishing their lives in a new environment.

5.2 Familiarity is a Driver of Adoption of Banking Technology

While there are some communities that rely heavily on cash use, these Hong Kong immigrants were largely able to adapt easily to digital banking in Toronto due to existing infrastructures and familiarity with credit and debit cards. The widespread use of credit among this community reflects general trends of Canada being relatively cashless [8]. Those who preferred cash did so because it helped them track expenses, echoing Vines et al.'s [25] findings that having physical representations of money helped build confidence in their financial situation. Some were open to adopting digital banking, but mobile apps presented an additional barrier for many and were seen as less trustworthy. Even though several participants were financially literate and had strong banking or finance backgrounds, new technology still presented a learning curve and uncertainties. Coming from Hong Kong, the participants were familiar with formal banking infrastructures. However, because mobile payments were introduced later in their lives, they were more uncomfortable with their adoption.

5.3 The Importance of Community Networks

This study reinforces existing research on the benefits of social capital in immigrant adaptation. Immigrants tend to trust people and resources mediated by intra-ethnic ties (networks of immigrants who share the same ethnicity) [7]. Trust was also built upon existing social relationships, such as choosing a financial advisor based on a family member's recommendation.

Another aspect of networks critical to the immigration experience is the close ties with family back home. Almost all participants left immediate family members back in Hong Kong when they immigrated, and kept close contact with them through ongoing communication or periodic visits. Keeping bank accounts in Hong Kong and delegating family to watch over them highlighted the strong levels of trust with sensitive personal information. Providing financial support to family was also the main reason participants kept accounts active in Hong Kong even long after moving. Da & Garcia's [3] work showed that older adults who migrated later in life often depended on their children and had limited financial decision-making ability in inter-generational households. However, most people interviewed for this study immigrated in the 1980s and 1990s when they were young, so dependence on their adult children was less of a phenomenon.

5.4 Trust in Fintech Design

This study reveals ways that Fintech designers can continue to think about building better financial products. The first is the importance of trust. Immigrants rely heavily on trust in both their community and in financial infrastructures before choosing a banking product. Familiarity and confidence are precursors to trust [13], and stable economic and political conditions are inherently tied to building confidence in financial systems. The design of financial products should take into consideration how trust in new systems is acquired.

Designers should also avoid thinking about financial institutions in isolation, as their use depends on context. In this study, participants revealed that their banking habits spanned many platforms, services, and geographic locations. While many were comfortable

using credit cards on a daily basis, cash had to be kept on hand for specific contexts like Chinese restaurants, showing that while not desired, cash was a necessity to have. Understanding the contexts of use is especially crucial when designing systems for immigrant communities.

Another element of Fintech design is the secrecy that is tied to discussions about personal finance. One of the biggest challenges in this study was in finding participants willing to talk about their finances, as many still considered it a sensitive topic. Most participants were sampled through the researcher's personal connections. This relates back to the concept of trust – a social connection between participants and the researcher provided a sense of familiarity that made them feel more secure sharing their financial habits. Designing and researching for finance requires an understanding of how trust flows through systems in order to maintain a sense of confidence and security.

6 FUTURE WORK

This study highlighted some of the everyday financial practices of older Hong Kong immigrants in Canada. The insights here revealed settlement patterns, transnational financial practices, digital banking adoption, cash culture, and differences in technology between Hong Kong and Canadian banking systems.

Future work will look deeper into language brokering, information literacy, and technology. Language brokering of everyday tasks by immigrant children is common, yet there is little understanding of how this applies to financial circumstances. Since finances are personal and often not discussed among immigrant parents and children, understanding the role of children and translating financial documents or navigating new financial technology can uncover new connections between finance and familial relationships.

Additional work can focus on astronaut families and explore how money is remitted in this living arrangement. How digital systems communicate between Hong Kong and Canada can be useful to learn more about, as the lack of cohesion between banking systems was considered problematic. Financial technology presents a myriad of possibilities for facilitating transnational remittances and cross-country interactions, and it would be worth exploring how these technologies integrate with, or challenge, entrenched banking systems.

REFERENCES

- [1] Maya Abood, Karen Kali, and Robert Zdenek. 2015. What can we do to help? Adopting age-friendly banking to improve financial well-being for older adults. Community Development Working Paper 2015-1. Federal Reserve Bank of San Francisco. <https://ideas.repec.org/p/fip/fedfcw/2015-01.html>
- [2] Kathy Charmaz. 2006. *Constructing Grounded Theory: A Practical Guide Through Qualitative Analysis*. Vol. 1.
- [3] Wei-Wei Da and Alicia Garcia. 2015. Later life migration: Sociocultural adaptation and changes in quality of life at settlement among recent older Chinese immigrants in Canada. *Activities, Adaptation and Aging* 39, 3 (2015), 214–242. <https://doi.org/10.1080/01924788.2015.1063330>
- [4] Colleen Dempsey. 2005. Elderly immigrants in Canada: Income sources and self-sufficiency. <https://www.canada.ca/content/dam/irc/migration/irc/english/pdf/research-stats/elderly.pdf>
- [5] Martin L. Harker. 2020. Finance, technology displacement: towards a research agenda. IGP Working Paper Series (2020). <https://doi.org/10.14324/000.wp.10103656>
- [6] Daniel Hiebert. 2006. Winning, losing, and still playing the game: The Political Economy of Immigration in Canada. *Tijdschrift voor Economische en Sociale Geografie* 97, 1 (2006), 38–48. <https://doi.org/10.1111/j.1467-9663.2006.00494.x>

- [7] Joey Chiao-Yin Hsiao and Tawanna R. Dillahunt. 2018. Technology to support immigrant access to social capital and adaptation to a new country. *Proceedings of the ACM on Human-Computer Interaction* 2 (2018), 1–21. <https://doi.org/10.1145/3274339>
- [8] Kim Huynh. 2019. How Canadians pay for things. <https://www.bankofcanada.ca/2019/10/how-canadians-pay-for-things/>
- [9] Pascale Joassart-Marcelli and Philip Stephens. 2009. Immigrant Banking and financial exclusion in Greater Boston. *Journal of Economic Geography* 10, 6 (2009), 883–912. <https://doi.org/10.1093/jeg/lbp052>
- [10] Joseph Jofish Kaye, Mary McCuiston, Rebecca Gulotta, and David A. Shamma. 2014. Money talks. *Proceedings of the SIGCHI Conference on Human Factors in Computing Systems* (2014). <https://doi.org/10.1145/2556288.2556975>
- [11] Makayla Lewis and Mark Perry. 2019. Follow the money: Managing personal finance digitally. *Proceedings of the 2019 CHI Conference on Human Factors in Computing Systems* (2019). <https://doi.org/10.1145/3290605.3300620>
- [12] Daria Loi and Thomas Lodato. 2021. On empathy and empiricism. *Interactions* 28, 1 (2021), 23–25. <https://doi.org/10.1145/3436944>
- [13] Niklas Luhmann. 2000. Familiarity, Confidence, Trust: Problems and Alternatives.
- [14] Qi Mao. 2014. Understanding the experience of older Chinese women whose socio-economic status changed after migration to Canada. <https://doi.org/10.32920/ryerson.14656431.v1>
- [15] Cosmin Munteanu, Benett Axtell, Hiba Rafih, Amna Liaqat, and Yomna Aly. 2019. Designing for older adults: Overcoming barriers to a supportive, safe, and Healthy Retirement. *The Disruptive Impact of FinTech on Retirement Systems* (2019), 104–126. <https://doi.org/10.1093/oso/9780198845553.003.0007>
- [16] Mark Perry and Jennifer Ferreira. 2017. Moneywork. *ACM Transactions on Computer-Human Interaction* 24, 6 (2017), 1–32. <https://doi.org/10.1145/3162082>
- [17] Alisha Pradhan, Ben Jelen, Katie A. Siek, Joel Chan, and Amanda Lazar. 2020. Understanding older adults' participation in Design Workshops. *Proceedings of the 2020 CHI Conference on Human Factors in Computing Systems* (2020). <https://doi.org/10.1145/3313831.3376299>
- [18] Valeria Righi, Sergio Sayago, and Josep Blat. 2017. When we talk about older people in HCI, who are we talking about? Towards a 'turn to community' in the design of technologies for a growing ageing population. *International Journal of Human-Computer Studies* 108 (2017), 15–31. <https://doi.org/10.1016/j.ijhcs.2017.06.005>
- [19] Yasaman Rohanifar, Priyank Chandra, M Ataur Rahman, and Syed Ishtiaque Ahmed. 2021. Money whispers: Informality, international politics, and immigration in Transnational Finance. *Proceedings of the 2021 CHI Conference on Human Factors in Computing Systems* (2021). <https://doi.org/10.1145/3411764.3445065>
- [20] Marika Salo and Helena Haapio. 2017. Robo-advisors and investors: Enhancing human-robot interaction through information design. *SSRN Electronic Journal* (2017). <https://doi.org/10.2139/ssrn.2937821>
- [21] Yang Seung hye. 2013. Language brokering: Exploring parent-child relationship in Chinese families. Master's thesis. McMaster University
- [22] Irina Shklovski, Janet Vertesi, and Silvia Lindtner. 2013. Introduction to this special issue on transnational HCL. *Human-Computer Interaction* 29, 1 (2013), 1–21. <https://doi.org/10.1080/07370024.2013.823823>
- [23] Alan Smart and Josephine Smart. 1996. 2. Monster Homes: Hong Kong Immigration to Canada, urban conflicts, and contested representations of space. *City Lives and City Forms* (1996). <https://doi.org/10.3138/9781442672987-005>
- [24] John Vines, Mark Blythe, Paul Dunphy, Vasillis Vlachokyriakos, Isaac Teece, Andrew Monk, and Patrick Olivier. 2012. Cheque mates: participatory design of digital payments with eighty somethings. *Proceedings of the SIGCHI Conference on Human Factors in Computing Systems* (2012). <https://doi.org/10.1145/2207676.2208569>
- [25] John Vines, Paul Dunphy, and Andrew Monk. 2014. Pay or delay: the role of technology when managing a low income. *Proceedings of the SIGCHI Conference on Human Factors in Computing Systems* (2014). <https://doi.org/10.1145/2556288.2556961>
- [26] Johanna L. Waters. 2002. Flexible families? 'astronaut' households and the experiences of Lone Mothers in Vancouver, British Columbia. *Social Cultural Geography* 3, 2 (2002), 117–134. <https://doi.org/10.1080/14649360220133907>
- [27] Mary Zajicek. 2006. Aspects of HCI research for older people. *Universal Access in the Information Society* 5, 3 (2006), 279–286. <https://doi.org/10.1007/s10209-006-0046-8>