

# IWYS

**Immigrant women,  
youth and seniors**

A Research and Knowledge Mobilization Project on the  
Settlement Outcomes–Services Nexus

## Recent Canadian Immigrant Seniors: A Literature Review of Settlement Experiences and Services

### Knowledge Synthesis Report

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## FOREWORD

This report, along with thematic reports on immigrant women and youth, and a composite report, is an output of Phase 1 (2017-2018) of the IWYS project that aims to document the settlement and service experiences of the three groups, as well as proposing new intervention strategies. Building on Phase 1 (knowledge synthesis), we will conduct primary research during Phase 2 (2018–2019) in three Ontario communities—Ottawa, Greater Toronto Area and Hamilton, and Windsor—to inform strategies for service innovation that are scalable across the country.

We hope that this report on existing research provides service providers, policymakers, fellow researchers, and the general public an opportunity to consider the settlement needs and outcomes for immigrant seniors. We also welcome input to guide our primary research. Readers can help shape this agenda by providing feedback on the report to [ceris@yorku.ca](mailto:ceris@yorku.ca), subscribing and contributing to the project newsletter on [www.iwys.ca](http://www.iwys.ca), and participating in focus groups and interviews.

We would like to thank our partners, volunteer members of the National Advisory Board, and staff at Immigration, Refugees and Citizenship Canada and York University as contribution agreement partners.

IWYS Seniors' Research Domain Team

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## EXECUTIVE SUMMARY

### **Purpose of the Literature Review**

This literature review provides an overview of the Canadian academic and grey literature outlining the experiences and challenges faced by recent immigrant seniors during their first five years of settlement. Three questions guided this literature review: What settlement experiences and challenges facing recent immigrant seniors are outlined in the Canadian academic and grey literature? What is the impact of settlement services on the settlement experiences of recent immigrant seniors? What gaps and policy recommendations are suggested?

### **Methodology**

Drawing on the academic and grey literature on newcomer settlement services, 226 articles were reviewed. Using a standardized abstracting template, articles were summarized according to four broad areas of settlement—economic, social, political, and ideational. Information was provided on the disciplinary background, format, demographic focus, purpose, methodology, key findings, policy recommendations, and limitations of the research piece under review. Reviews were coded into the following categories: settlement services, economic security, government income supports, housing, multigenerational living arrangements, health and well-being, education and language training, civic and political participation, neighbourhood and community ties, identity and belonging, accessing information and support.

Of the 226 reviews, very few specifically addressed the experiences, challenges, and barriers encountered by recent immigrant seniors and even fewer addressed the ways in which available settlement services impact the settlement process of immigrant seniors. Fewer still assess the effectiveness of settlement services in mitigating the difficulties recent immigrant seniors face.

### **Recent Senior Immigrants in Canada**

According to the 2016 Census, 16.9% of the Canadian population were aged 65 and above and about 21.9% of the Canadian population are immigrants (Carrière 2016; Statistics Canada 2017). The majority of Canadian immigrant seniors are established immigrants who came to Canada more than 10 years ago. A much smaller percentage of immigrant seniors are newcomers who have arrived within the past five years and go through settlement stages as an older person (AMSSA 2017). Of recent immigrants, only a small percentage are seniors, the majority of whom arrive in the Family Class immigrant category. In 2016, 78,004 permanent residents were admitted under the Family Class, of which 17,041 were parents and grandparents, 58% of whom were female and 42 of whom were male (IRCC 2018). Between 2011 and 2016, the majority of newcomers aged 65 and over were from Asia and Pacific—China, India, and the Philippines.

## **Settlement Challenges Facing Recent Immigrant Seniors**

Recent immigrant seniors face a number of issues upon arrival in Canada, including chronic low income, lack of access to government income support programs, lack of understanding of either English or French, and difficulty accessing programs suited to their linguistic needs. Despite the fact that the majority of recent immigrant seniors live in multigenerational living arrangements with extended family, many experience burdensome domestic responsibilities, conflict with the middle generation and grandchildren, social isolation, depression, and lack of social support, all of which negatively affect their health and well-being. Lack of fluency in either English or French means that recent seniors have difficulty independently navigating public transportation, health care, and settlement and community services and rely heavily on family and friends for access to these services. Settlement in areas peripheral to large municipalities further intensifies their isolation and dependence. Recent immigrant seniors face problems accessing settlement services due to a perceived lack of cultural competency among some service providers, a lack of available services in recently populated areas, and a lack of knowledge of who provides what services to whom. Access issues are further exacerbated by a lack of collaboration within and across provinces and municipalities.

## **Conclusion**

The purpose of this review was to explore the effectiveness of settlement services in facilitating positive settlement outcomes for recent Canadian immigrant seniors. Findings indicate that recent immigrant seniors encounter a distinct set of struggles stemming from economic insecurity, lack of language proficiency, diminished health status, a high degree of social isolation, feelings of social exclusion, and intergenerational challenges related to multigenerational living arrangements. Even though Canada has a robust settlement program to integrate newcomers, the issue of newly arrived seniors remains invisible. The overall trend in the literature highlights the lack of policies and programs that address the needs of newcomer seniors and limited research in this specific area. The paucity of programs and research is problematic because, even though newcomer seniors have a set of difficulties distinct from those of mainstream older Canadians and long-term immigrant seniors, these issues are not addressed in either academic research or policy documents. We conclude that despite the rising population of both long-term and recent immigrant seniors in Canada, few specific settlement services address the needs of either group, especially recent immigrant seniors. We call for more research documenting both the experiences and needs of newcomer seniors in order to facilitate their social, economic, and cultural inclusion in Canadian society.

## **Gaps and Policy Recommendations**

Service gaps for recent seniors suggest broad policy recommendations:

1. Increased access to government income support programs to reduce chronic low income of recent seniors.
  2. Implementation of federal, provincial, and municipal programs providing information on senior employment opportunities.
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3. Provision of housing support programs which would increase recent seniors' independence.
  4. Increased funding of both formal and informal ethnocultural social and community supports and programs offered in a variety of local settings as a way to increase social integration.
  5. Increased access to culturally and linguistically appropriate health and social services through hiring adequately trained staff, increasing funding, provision of services in both official languages, and increased community program provision to meet the changing needs of clients in various locales over longer periods of time.
  6. Improved access to public transportation through reduced senior fares and volunteer drivers.
  7. Provision of more language classes tailored to seniors' learning needs.
  8. Provision of accessible information on government services and supports offered within communities through communication plans targeting newcomers.
  9. Implementation of more "age-friendly" public facilities such as more park benches, better street lighting and signage, wider sidewalks, and more accessible grocery stores, medical facilities, and community centres.
  10. Implementation of national information sharing among informal and formal service providers, provinces, municipalities, Local Immigration Partnerships, and NGOs in order to increase delivery of settlement services.
  11. Introduction of a national advertising campaign that recognizes the political, cultural, economic, and cultural contributions of immigrant seniors to Canada.
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# 1. INTRODUCTION

## 1.1 Overview

The literature review for the project “Immigrant Women, Youth, and Seniors: A Research and Knowledge Mobilization Project on the Settlement Outcomes–Services Nexus (IWYS)” provides an overview of the Canadian academic and grey literature outlining the experiences and challenges faced by recent immigrant seniors during their first five years of settlement. The purpose is to explore the effectiveness of settlement services in facilitating positive settlement outcomes for recent Canadian immigrant seniors. Findings indicate that recent immigrant seniors encounter a distinct set of struggles stemming from economic insecurity, lack of language proficiency, diminished health status, a high degree of social isolation, feelings of social exclusion, and intergenerational challenges related to multigenerational living arrangements. We conclude that despite the rising population of both long-term and recent immigrant seniors in Canada, few specific settlement services address the needs of either group, especially recent immigrant seniors. We call for more research documenting both the experiences and needs of senior newcomers in order to facilitate their social, economic, and cultural inclusion in Canadian society.

## 1.2 Background

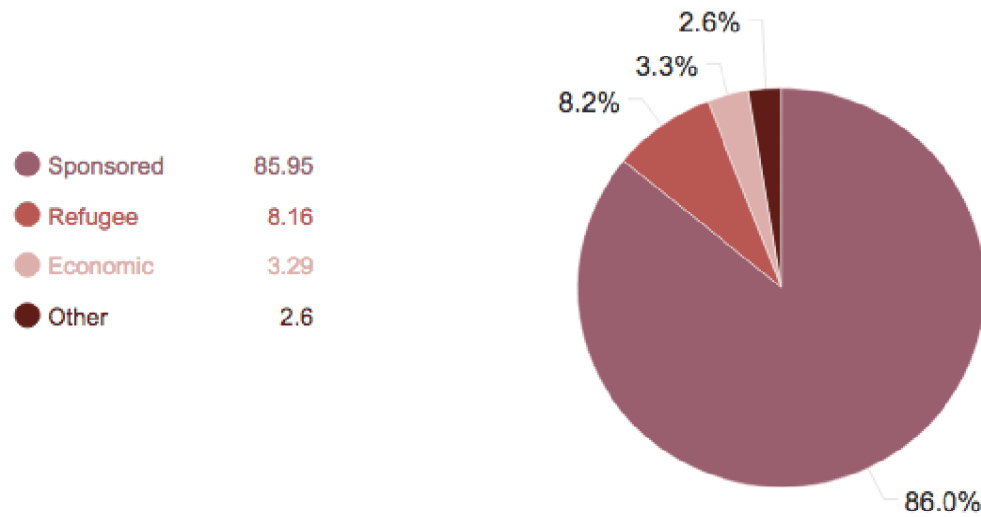
According to the 2016 Census, there is a growing portion of seniors and immigrants in Canada. In 2016, 16.9% of the Canadian population are aged 65 and above. For the first time in Canadian history, there are now slightly more seniors than there are children aged 14 and under.

In 2016, about 21.9% of the Canadian population were immigrants (Carrière 2016; Statistics Canada 2017). Between 2011 and 2016, 16.1% or about 1.2 million of immigrants were newcomers, arriving in Canada within the last five years. Of these, 26.8% came as Family Class immigrants, 60.3% entered in the Economic Class, and 11.6% arrived as Refugees (O’Doherty and Katem 2017).

**Table 1:** Number and Percentage of Sponsored Parents and Grandparents, 2011-2016, by sex

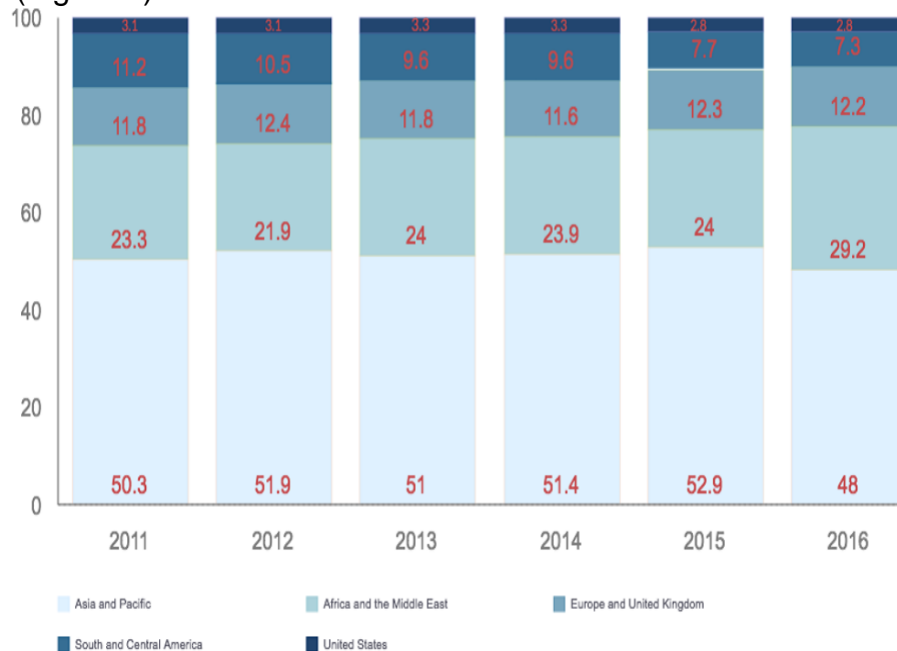
	2011		2012		2013		2014		2015		2016	
Male	6005	42.60%	9477	43.50%	13691	42.36%	7854	43.15%	6748	43.64%	7203	42.28%
Female	8084	57.40%	12333	56.50%	18626	57.64%	10347	56.85%	8715	56.36%	9832	57.72%
<b>Total</b>	<b>14089</b>		<b>21810</b>		<b>32317</b>		<b>18201</b>		<b>15463</b>		<b>17035</b>	

*Source:* IRCC. 2018. "Facts and Figures 2016: Immigration Overview- Permanent Residents- Annual IRCC Updates". Government of Canada. <https://open.canada.ca/data/en/dataset/1d3963d6-cca9-4a4b-8e4a-5c7f2deb7f29>



**Figure 1** Immigrant Entry by Admission Category, aged 65 and older, in Canada  
 Source: Statistics Canada. 2017. "2016 Census Canada Statistics Canada." Catalogue no. 98-400-X2016184.

Family Class and Refugees admission categories have always represented a smaller share of immigrants than Economic Class immigrants. Within the Family Class, sponsored parents and grandparents represent an even smaller share. Between 2011 and 2016, 86% entered Canada under the Family Class (Figure 1), 57% of whom were female and 42% of whom were male (Table 1) (IRCC 2018; Statistics Canada 2017). Majority of newcomers aged 65 and over were from Asia and Pacific—China, India, and the Philippines (Figure 2).



**Figure 2** Percentage of Permanent Residents, aged 65 and over, by source country from 2011 to 2016  
 Source: IRCC. 2018. "Facts and Figures 2016: Immigration Overview- Permanent Residents- Annual IRCC Updates". Government of Canada. <https://open.canada.ca/data/en/dataset/1d3963d6-cca9-4a4b-8c4a-5c7f2deb7f29>

Canada has been slowly decreasing the number of sponsored parents and grandparents allowed permanent residency. In 2018, Immigration, Refugees and Citizenship Canada (IRCC) set a quota of only 10,000 applicants who will be randomly chosen from among all those who have previously submitted an Interest to Sponsor form. Submitting an Interest to Sponsor form enters individuals into a pool from which the 10,000 applicants will be randomly chosen and allowed to submit an official application to sponsor their parents or grandparents for Canadian permanent residence. Alternatively, those not selected to apply for sponsorship can apply for a Super Visa for their parents and grandparents, which allows them to stay in the country for up to two years without needing to renew their status.

## 1.3 Methodology

Drawing on the academic and grey literature on newcomer settlement services, this literature review addresses three questions:

What settlement experiences and challenges facing recent immigrant seniors are outlined in the Canadian academic and grey literature?

What is the impact of settlement services on the settlement experiences of recent immigrant seniors?

What gaps and policy recommendations are suggested?

The search for relevant literature covered both academic literature (e.g., journal databases such as Sociological Abstracts and Canadian Periodicals Index Quarterly) and grey literature (e.g., CERIS website, and Canadian federal, provincial, and municipal websites). We scoped both literatures, using basic search terms such as immigrant, immigration, settlement, settlement process, settlement outcomes, settlement services, economic security, employment, self-employment, civic participation, health and well-being, political participation, language and education, belonging, and identity. The scope of the literature is limited to English articles published in Canada. In total, 226 articles were reviewed for this report. Using a standardized abstracting template, articles were summarized according to four broad areas of settlement—economic, social, political, and ideational. We also provided information on the disciplinary background, format, demographic focus, purpose, methodology, key findings, policy recommendations, and limitations of the research piece under review. Reviews were further coded into the following categories: settlement services, economic security, government income supports, housing, multigenerational living arrangements, health and well-being, education and language training, civic and political participation, neighbourhood and community ties, identity and belonging, and accessing information and support.

Of the 226 reviews, very few specifically addressed the experiences, challenges, and barriers encountered by recent immigrant seniors and even fewer applied an

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intersectional lens (Koehn, Neysmith, and Kobayashi 2013). Of the few settlement services aimed at recent seniors, few studies assess their impact on mitigating settlement challenges recent seniors face. Even though Canada has a robust settlement program for newcomers, the issue of recent seniors remains invisible. Very little research, policy, or programs address recent senior needs.

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## 2. MAIN FINDINGS

### 2.1 Economic Security

#### 2.1.1 Background

Lack of sufficient income has been acknowledged by recent immigrant seniors as a significant problem (Dempsey 2005; Wellesley Institute 2009; Picot and Lu 2017; Ivanova et al. 2017; Mandell et al. 2018). Thirty percent of all immigrant seniors and over 50% of recent immigrant seniors live in chronic low-income compared to a rate of 2% among the largely Canadian-born senior comparison group (Picot and Lu 2017:14).

Poverty is becoming entrenched. In 2012, about half of all immigrant seniors living in Canada for five to 10 years lived in chronic low income (Picot and Lu 2017:13). Even for immigrants who have been in Canada for 16 to 20 years, the chronic low-income rate remained well above that of the Canadian-born. In 2012, the chronic low-income rate among immigrants, relative to the Canadian-born, was 3.1 times higher, suggesting that time in Canada did little to improve the rate of chronic low-income for immigrants (Picot and Lu 2017:10–11; Shields 2011).

Low income results from the intersecting effect of numerous factors: changes to source countries (more coming from Asia, African, and Caribbean countries) potentially leading to discrimination; differences in language and culture; differences in quality and relevance of education; fall of the economic rate of return to pre-immigration labour market experiences; a decline in the inflation-adjusted earnings at entry into the labour market, which affects men more than women; the crash in information technology industries; lack of language skills; and credentialism (Picot and Sweetman 2012:7–8; Statistics Canada 2018).

High levels of education are not a guarantee against low income for recent cohorts of immigrants, even for those with university education (Preston et al. 2010). Despite rising education levels among immigrants, their relative earnings have fallen (Picot, Hou, and Coulombe 2007:26). Female immigrants with at least one university degree have the poorest labour market outcomes, lower annual earnings, and higher unemployment rates than equally well-educated Canadian-born women, immigrant men, and Canadian-born men (Preston et al. 2010).

Between 2011 and 2016, 82% of immigrants who arrived in Canada were visible minorities who faced barriers of language, lack of Canadian work experience, and lack of recognition for their foreign credentials. Being racialized continues to be a significant risk factor for senior poverty. Racialized people make up about 54% of all immigrants in Canada; however, they make up about 71% of all immigrants living in poverty (National Council of Welfare 2012:5) and racialized seniors' incomes fall behind those of non-racialized seniors (Pendakur and Pendakur 2011; Preston et al. 2013; Picot and Hou 2014; Heisz 2016).

Racialized poverty is most severe among recent immigrants, especially among racialized groups (Pendakur and Pendakur 2011; Heisz 2016; Mandell et al. 2018). The three largest source countries are China, India, and the Philippines. Of all racialized people living in poverty, 24% belong to the Chinese group, 20% to the South Asian, 18% to the Black group (National Council of Welfare 2012:7). The majority of racialized seniors are first-generation immigrants and recent arrivals (National Council of Welfare 2012:6) who enter as sponsored seniors and typically, along with refugee seniors, have higher rates of chronic low income than those who arrive in other immigrant categories (Picot and Lu 2017; Statistics Canada 2018).

Racialized poverty is geographically concentrated. The three most popular destinations for senior newcomers remain Toronto, Vancouver, and Montreal. Over half of those living in poverty reside in Ontario, followed by British Columbia and then Quebec. A total of 76% of all racialized persons living in poverty live in these three provinces. More than half live in Ontario (National Council of Welfare 2012).

Not knowing either English or French depresses income. Among immigrants who have lived in Canada between five and 10 years, those without knowledge of either English or French had a chronic low-income rate around 20%, which was almost three times higher than that for their counterparts who did know either English or French (Picot and Lu 2017:14). Recent cohorts of immigrant seniors are even less likely to know an official language compared with earlier cohorts. Among recent senior female immigrants who immigrated between 2006 and 2011, the majority did not have knowledge of an official language (Hudon and Milan 2016:12). Similar patterns but smaller shares of men were unable to conduct a conversation in either English or French (Hudon and Milan 2016:12).

Gender and race intersect to intensify senior newcomers' impoverishment. Female immigrants have a higher rate of low income than men at roughly 13.8%, which is 1.3 times the rate for men at 10.6% (Picot and Lu 2017:14). More racialized women than men live in poverty (National Council of Welfare 2012). While the median income for racialized people living in poverty was \$26,500, the median income for non-racialized persons was \$30,000 (National Council of Welfare 2012). Fifteen percent of all racialized women living in poverty report having no income of their own. As longevity increases, especially among females, and as immigrant women constitute an increasing proportion of seniors, immigrant senior women are expected to spend longer periods of time in poverty.

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In 2016, for unattached seniors, an annual income of less than \$21,773 constitutes low income. Both established and recent unattached seniors living alone face a four times greater risk of living in poverty than attached seniors, especially unattached women (Statistics Canada 2016; Ivanova et al. 2017). Unattached female recent immigrant seniors are more likely to live in poverty than their male counterparts.

Economic outcomes are thought eventually to improve for immigrants with years lived in Canada. There is generational evidence to support this assumption. The earnings gap for visible minorities, while it is reduced across generations, remains the highest among arriving immigrants, decreases for the second generation, and falls even more with the third generation (Picot and Sweetman 2012:16). However, in 2012, there was little difference in the chronic low-income rate between immigrants who had lived in Canada for five to 10 years (13.3%) and those who had lived in Canada between 16 and 20 years (11.5%), suggesting intergenerational income inequality has become more permanent (Picot and Lu 2017:13).

### 2.1.2 Gaps and Policy Recommendations

Despite this gloomy picture, older adult and immigrant seniors are largely absent in employment-related settlement services. In our survey of the settlement service landscape, no specific services targeting the labour market participation of both recent and long-term seniors were found. Studies should be undertaken to document the numbers of recent seniors who desire employment and in what specific areas. This research could possibly lead to a redefinition and reprioritization of the “working population” by settlement policy and programming at all levels of government.

## **2.2 Government Income Supports**

### 2.2.1 Background

Government transfers help reduce elderly poverty. In 2005, roughly 44% of seniors' total income came from the combination of Old Age Security (OAS) and Canada Pension Plan (CPP) while roughly 32% of total income for senior women came from (OAS) and Guaranteed Income Supplement (GIS) and another 20% earned CPP (National Seniors Council 2009). Given that about two-fifths of immigrant seniors report having insufficient income (Ng et al. 2012), we can see how important government transfers are in lifting seniors above the poverty line. Yet newcomer seniors are ineligible to receive government income supports. Both (OAS) and (GIS) require a 10-year residency requirement before seniors are eligible to receive benefits.

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The role of government transfers in supporting Canadian families and individuals has been well-documented. In 2015, the median government transfer was \$27,500 for senior families and \$17,400 for unattached seniors. Given that the median after-tax income was \$57,500 for seniors in economic families where the highest income earner is over the age of 65 and \$26,300 for unattached seniors in 2015, we can see how large a role government income supports play in keeping senior families just above the poverty line (Statistics Canada 2015, 2017).

Senior women are particularly dependent on government income supports. Over half of all senior women's income in 2003 depended on government transfer programs (OAS and GIS), spouse's allowance, and CPP/Quebec Pension Plan while only 26.3% of their income came from private retirement pensions versus senior men's incomes which were derived almost equally between government transfer payments (41.1%) and private retirement pensions (40.5%). In 2012, the share of elderly people in before-tax low income (measured by low income cut-off) was 12.4%. If one adds in government taxes and transfers, the share falls to 5.3%, thus indicating the significant role of government transfers in reducing elder poverty (Statistics Canada 2017).

The number of "invisible seniors," those living just above the poverty line, is rising. Many seniors have little income above the basic public pension provided by OAS/GIS and a modest CPP. If Canadian redistributive policies are indeed "stuck" (Banting and Myles 2016), and if government taxes and transfers are no longer able to keep up with rising inequality in market incomes (Heisz and Murphy 2016), then economic insecurity among seniors may increase in the future.

### 2.2.2 Gaps and Policy Recommendations

Insufficient data exist on the different income strategies used by newcomer seniors, including all their sources of income and the composition of poor and near-poor groups. Invisible seniors remain understudied, thus making it difficult to recommend policy (Dempsey 2005). With an aging immigrant population, more nuanced studies following groups of seniors over the next three to four decades are necessary (Wellesley Institute 2009).

One glaring gap relates to the rise in the labour force participation rate of both male and female seniors. In 2016, 38% of Canadians aged 55 and over were in the labour force. For women, the labour force participation rate rose from 17% in 1996 to 32% in 2016. For men, the labour force participation rate rose from 32% in 1996 to 44% in 2016. For seniors aged 65 and older, the rise was even more dramatic—from 6% in 1996 to 14% in 2016 (Fields, Larochelle-Cote, and Uppal 2017).

Baby boomers are remaining in the labour force in record numbers. By 2016, more than one-third of the working-age population (36%) were aged 55 and over. This rate is expected to increase to 40% by 2026. Even so, the settlement literature tends to ignore the labour force needs of all seniors, perhaps viewing them as a financially unproductive group not worthy of attention. Yet some qualitative studies suggest that seniors,



especially recent immigrants, want to work, at least part-time (Preston et al. 2014; Mandell et al. 2018). Still other studies reveal the extent to which grandparents in multigenerational households contribute financially. Milan, Laflamme, and Wong (2015:8) in their work on co-residing grandparents discovered that, in 2011, in 25% of multigenerational households where Punjabi is the language most often spoken at home, co-resident grandparents were financial providers while in 27% of Sikh and 24% of Hindu multigenerational households, co-resident grandparents had some financial responsibility for household payments. In Black co-resident households when the middle generation is a lone parent, about 76% of co-residing grandparents have some financial responsibility (Milan, Laflamme, and Wong 2015:8).

Given the high rates of racialized Canadians vulnerable to poverty and low income, removing the residency requirement for OAS would better ensure that these groups have sufficient resources to escape poverty. Scholars argue that Canada's public pension system is a social right which should be available to all citizens regardless of residency, official language knowledge, or racialized minority status (Curtis et al. 2017).

## **2.3. Education and Language Training**

### **2.3.1 Background**

In 1991, the Language Instruction for Newcomers to Canada (LINC) program replaced all existing language instruction programs (Guo 2013). LINC provides language instruction and helps newcomers navigate Canadian laws, banking and shopping, public transportation, and housing options (Guo 2013). Although not senior-specific, LINC Home Study (CET 2018) and EAL [English as an Additional Language] Outreach (ISANS 2018) provide structured language training via distance and home-based education, respectively, to seniors along with other groups who cannot attend regular LINC classes for various reasons. However, we do not know the extent to which seniors take up these services. In 2003, the federal government introduced Enhanced Language Training for the workplace and most recently streamlined all federal language training programs under the Settlement Program (Guo 2013).

There are also various provincial and municipal English language programs available for newcomer seniors. For instance, Manitoba's ESL Seniors Program offers English lessons, and provides transportation and child care for senior language students. Such initiatives facilitate social interactions, thus ameliorating social isolation (Kilbride et al. 2010).

At the local level, senior centres provide skill-building and educational initiatives to promote lifelong learning (Novek et al. 2013; Levi and Kadawaki 2016). Most local language services take the form of (mainly English) conversation circles to help seniors

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with activities of daily life. They also offer literacy classes on topics of health and computer use. In British Columbia and Manitoba, these include language and computer classes, book clubs, and creative writing (Novek et al. 2013; Levi and Kadawaki 2016). In some centres, international affair discussions and information referral services are offered. Some faith institutions also offer free ESL classes to attract new members and encourage smooth communication among members (Han 2011).

Many newcomer seniors rely on their children for learning or communicating in English. Both the middle generation and grandchildren act as “language brokers,” accompanying recent immigrant seniors to appointments and settlement services, and functioning as interpreters and translators (Bauer 2013).

### 2.3.2 Gaps and Policy Recommendations

Guo (2013) argues that ESL programs are not culturally diverse. LINC programs endorse Canadian values which tend to come from a white, middle class background, such as middle-class budgets and shopping habits (Guo 2013). In ESL booklets, students are encouraged to “think and act like Canadians” and not like their ethnic counterparts, suggesting that ethnic identity and being Canadian are mutually exclusive (Guo 2013). In regards to employment and language, students are encouraged to reduce their accents, anglicize their names, and adopt Canadian workplace norms, such as dressing conservatively and being polite (Guo 2013). The emphasis on reshaping accents through language classes is more prominent among women than among men (Creese 2010). Moreover, the devaluation of newcomers with accents is a problem which often creates barriers to accessing basic needs such as jobs and housing (Creese 2010).

Language classes are not senior-specific and need to take into consideration that seniors may face different learning and settlement barriers from younger immigrants (Kilbride et al. 2010). Providing pre-migration information to seniors outlining possible issues they may encounter in Canada, such as the necessity of learning English/French, helps immigrant seniors prepare and plan (Murphy 2010).

Once they have arrived in Canada, recent immigrant seniors often find that they do not have enough time to attend English classes due to their work and child care obligations (Kilbride et al. 2010; Kilbride et al. 2008). Language classes need to be offered at convenient locations where people can multitask, such as shopping malls, pharmacies, and places of worship (Kilbride et al. 2010). Providing child care would also help, as is done with Manitoba’s ESL program for seniors (Kilbride et al. 2010; Murphy 2010).

Other issues identified with language course include interest in more variety in content delivery methods, such as online courses (Kabilan et al. 2010; Tilson 2010) and supplementing textbook-based courses to include more conversational opportunities to learn soft skills focusing on initiating conversation, identifying topical areas of interest,

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and learning Canadian expressions and idioms (Murphy 2010; Dewing and Waugh 2012). Other suggestions include offering mixed gender classrooms, tailoring instruction styles to suit recent seniors, adjusting teacher's accents so they are more easily understood, and introducing senior-specific classes and classes for varying levels of language proficiency (Kilbride et al. 2008).

## 2.4 Housing

### 2.4.1 Background

Defined as one whose dwelling is considered unsuitable, inadequate or unaffordable, about 1.6 million urban Canadian households, and about 13.7% of senior households, live in core housing need, leaving them with inadequate funds to pay for basic necessities such as food, clothing, and transportation (Hébert 2016; CMCH 2018a). Low-income recent immigrants, unattached seniors, renters, residents of large cities, and women and seniors aged 85 and older are most vulnerable (CMCH 2018a). Of vulnerable senior households, 58.1% are senior female, one-person households, 18.1% are senior male, one-person households, and 12.4% are couples without children (Hébert 2016).

Housing affordability disproportionately affects recent immigrants. In 2011, 29.4% of recent immigrant households were in core housing need, which is higher than the Canadian average of 12.5% (Statistics Canada 2017). Almost half of recent immigrants (12.7%) identified as living in core housing need are further identified as living in severe core housing need. This compares to 5.4% of the general population (Statistics Canada 2017). In 2011, 92% of Canada's recent immigrants lived in large urban centres, making both the cost and availability of housing key settlement issues. The rising cost of food adds to their expenses. Food insecurity, the consistent lack of access to adequate food, forces more than 860,000 Canadians to use food banks each month to make ends meet (Food Banks Canada 2018). Seniors, especially newcomers, face choosing between buying groceries and paying the rent (Koehane 2017).

Low income among recent immigrant seniors means that many cannot afford to live independently even if they so desired (McDonald et al. 2001; Wellesley Institute 2009; Kilbride 2010). Since the majority of recent immigrant seniors enter under the Family Reunification Program, they migrate to join adult children and grandchildren, mostly in large urban centres such as Toronto, Vancouver, Montreal, and Calgary. The trend of recent immigrants settling in peripheral municipalities, most often bordering a central municipality, intensified between 2001 and 2011, making suburbanization now more popular than settling initially in a central municipality (Vézina and Houle 2017). In the Toronto Census Metropolitan Area (CMA), the percentage of recent immigrants living in a peripheral municipality rose from 32% in 2001 to 42% in 2011. In Vancouver, the

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proportion of recent immigrants living in a peripheral municipality also rose from 68% in 2001 to 72% in 2011 (Vézina and Houle 2017).

High housing costs in major urban areas contribute to lack of affordability and availability of housing. About half of all Canadians living in core housing need reside in Ontario (Statistics Canada 2016). Several southern Ontario CMAs (Guelph, Hamilton, St. Catharines-Niagara, Toronto, and Windsor) have higher rates of senior households in core housing need than CMA averages (Hébert 2016).

Ethnic spatial concentrations of immigrants are experienced by recent immigrants as welcoming locales, providing social networks, friendships, and informal access to local settlement information. However, ethnic spatial segregation is often associated with social isolation and economic inequality in which “cultures of poverty” become affixed to certain neighbourhoods (Shields 2011).

### 2.4.2 Gaps and Policy Recommendations

Generating new policy suggestions requires more sustained research on “pathways through the housing system” (Farrugia and Gerrard 2016). Given the diversity of housing situations and needs of recent immigrant seniors, housing interventions need to become more specialized and targeted (Shields 2011). There is limited evidence that newcomers do better economically in smaller communities in which their housing, employment, information, and income needs can be addressed collaboratively by various sectors as part of their larger goal of attracting and retaining new immigrants (Drolet, Robertson, and Robinson 2010). However, settling in a small community may not be an alternative for most sponsored seniors who financially must live where their sponsors reside.

Eliminating barriers to OAS/GIS for recent immigrant seniors would provide them with an independent income, which they could use toward independent living. Another policy suggestion entails settling more immigrants in smaller communities across the country. A housing study conducted in North Bay (Brown 2017) showed that the majority of recent immigrants to that community, who were working-age and living in multigenerational families, were renters who expressed satisfaction with their living arrangements and accommodations, including the lower cost of living, the chance of a better quality of life, the small size of the city, the low crime rate, and the proximity to the large metropolitan centres of Toronto and Ottawa.

Available information on housing supports ought to be publicized in different venues and forms. Lack of familiarity hampers seniors' ability to adjust their housing situations as they age. CMHC information (<http://www.cmhc-schl.gc.ca>) on ways to make senior households more accessible and adaptable, how to make use of CMHC's “Benefits Finder,” an online tool to help seniors find out what benefits are available in different provinces or territories, and how to use their “Home Adaptations for Seniors' Independence Program” require larger audiences.

## 2.5 Multigenerational Living Arrangements

### 2.5.1 Background

Settlement services for recent senior migrants in multigenerational living arrangements are virtually non-existent. What is available is provided largely through community agencies in senior programming, such as health and wellness programs, information sessions, and social gatherings.

While the majority (over 90%) of senior Canadians live in private households, in 2016, 6.3% of Canada's population lived in multigenerational households. Recent immigrant seniors are more likely to live in multigenerational households than established seniors who came to Canada more than 10 years ago and have "aged in place." Large urban centres have higher rates of multigenerational households than smaller cities and rural areas. In Toronto, the rate is about 5.8% compared with 4.8% in Vancouver and 1.8% in Montreal (Walsh and Nare 2016).

Multigenerational living arrangements present challenges and benefits for recent immigrant seniors. On the one hand, multigenerational living acts as a buffer against poverty by making housing affordable and living costs sustainable. Estimates suggest that poverty rates among newcomer seniors would increase by 70 to 430% if new wave immigrants lived independently (Kaida and Boyd 2011). Multigenerational living also provides an opportunity for interaction with grandchildren and elder care for frail seniors.

Conversely, responsibilities for child care and domestic work can leave seniors feeling overwhelmed and overburdened (VanderPlaat, Ramos, and Yoshida 2012). Senior provision of unpaid care remains undervalued and mostly hidden (VanderPlaat, Ramos, and Yoshida 2012). Even though multigenerational living eases some of the stress and isolation recent immigrant seniors experience in settling, many report high levels of social isolation and lack of social networks as they find themselves increasingly isolated in peripheral locales far from similar ethnic and age groups and removed from settlement services.

Middle generations and grandchildren, although appreciative of the essential material and emotional household support seniors provide, incur increased financial and emotional costs in attempting to meet the needs of their sponsored parents and grandparents. Seniors often need help with transportation and language translation in public settings as they may be unable or unwilling to travel independently and may not speak either English or French (McDonald et al. 2001; Bernard, Hyman, and Tate 2010). Rarely considered are the costs to the middle generation and grandchildren in terms of frail elder care. A recent report gathered qualitative data from over 850 caregivers and health care providers within Ontario's Central Local Health Integration

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Network (LHIN) and documented the lack of services available for caregivers providing elder care in their homes for dependents. Not only are caregivers rarely asked by health or social service agencies what their needs are as caregivers, they also lament the lack of respite care, educational resources, and supportive community services (Alzheimer Society of Canada 2018).

While 14 Ontario LHINs were established to plan, coordinate, and fund local health services, including a broad range of services for seniors, accessibility to long-term care for seniors remains acute (Desta and Wilson 2017). A 2017 Social Planning Toronto study notes that across Ontario, 26,500 seniors are waiting for long-term care beds and that this number is projected to rise to 50,000 within the next six years (Desta and Wilson 2017). If more elders continue to live in private households in the future, the problem of how elder care will be provided and by whom to those in need needs to be addressed.

### 2.5.2 Gaps and Policy Recommendations

More research is needed using the family as a unit of analysis in order to reveal the role of the family in the social, economic, and cultural settlement experiences of recent immigrant seniors and their use of settlement services (Arat Koc 2006; Ng et al. 2007; VanderPlaat, Ramos, and Yoshida 2012; Neysmith and Zhou 2013). Little is known about what factors influence integration outcomes for sponsored parents/grandparents or what the impact of living multigenerationally has on the settlement experiences of grandchildren and the middle generation. What we do know, anecdotally, is that the middle generation assess the likelihood of family reunification as key in their pre-migration decisions.

State support for recent immigrant seniors is needed. A large portion of the difference in income outcomes between Canadian-born seniors and immigrant seniors can be explained by lack of state support, which means that economic, social, and cultural vulnerability is managed by kin. How support is managed and using what particular strategies remain understudied.

Also needed is a series of strategies involving provincial, territorial, and federal long-term care and senior support services that address the urgent need of Canada's aging population (Desta and Wilson 2017).

## **2.6 Health and Well-Being**

### 2.6.1 Background

Recent immigrant seniors face distinct settlement challenges that affect their health status, including unmet pre-immigration expectations, chronic low economic conditions,

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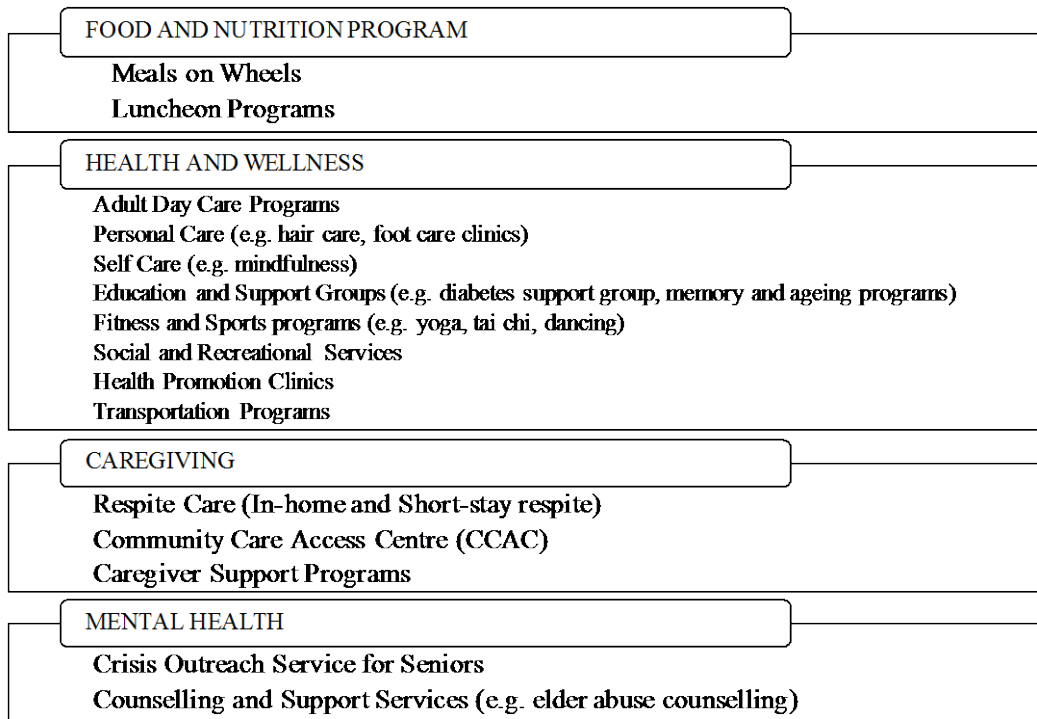
language difficulties, family conflicts, social isolation, and lack of appropriate settlement services to address their different needs (Bernhard, Hyman, and Tate 2010; Kilbride et al. 2010; Kilbride, Di Santo, and Mujahid 2011; Stewart et al. 2011). Recent racialized immigrant seniors report even poorer mental health than their non-immigrant counterparts (Um and Lightman 2017).

Most senior newcomers experience a significant loss of social support such as childhood friends, extended family, and social networks. Unfamiliarity with the host country, inability to speak English, inadequate transportation, physically debilitating and emotionally exhausting child care and domestic work, and humiliating dependence on children for financial needs further intensify feelings of isolation and alienation (Bernhard, Hyman, and Tate 2010; Kilbride et al. 2010; Gierveld, van der Pars, and Keating 2015; MacCourt 2016). Taken together, these conditions contribute to low levels of social support (Luo and Menec 2017), low levels of integration (Kim and Chen 2012), and high levels of social isolation (MacCourt 2016).

Scholars argue that the health status of immigrants upon arrival is often higher than their Canadian-born counterparts but throughout the settlement process, their health status begins to deteriorate. Recent immigrant seniors tend to report even lower health status and worse conditions, over time, compared to other immigrant seniors and Canadian-born seniors (Hyman 2007; Prus, Tfaily, and Lin 2010; Wood and Newbold 2012; Um and Lightman 2017). For recent immigrant seniors, the process of migration has a detrimental effect on their health (Cornwell et al. 2007; Luo and Menec 2018).

Newcomers seniors are at risk for abuse, including physical abuse and sexual abuse (e.g., hitting and pushing); psychological and emotional abuse (e.g., threatening to remove sponsorship and forced isolation); financial abuse (e.g., taking their money and unauthorized cashing of cheques); and emotional neglect (e.g., not providing adequate shelter, food, and medication). Research shows that emotional abuse is the most common type of mistreatment (Ploeg, Lohfeld, and Walsh 2013) and that the middle generation—and sometimes grandchildren—are the most common perpetrators (Kilbride et al. 2010).

Recent immigrant seniors can access the same health-oriented programs and services available to the mainstream senior population. Some settlement organizations and community agencies offer a variety of fitness and recreational activities, food and nutrition programs, health promotion clinics, referrals to medical specialists, education and awareness programs, counselling programs related to abuse, and caregiving support programs. However, newcomer seniors face difficulties accessing these services, such as a lack of culturally sensitive health care programs, a lack of understanding of available programs, language barriers within the programs, and lack of reliable transportation (McDonald et al. 2001; Lim et al. 2005:5).



**Figure 4** Health Services and Programs Available for Senior Newcomers

*Sources*: McDonald, Lynn, Usha George, Joanne Daciuk, Joanne, Miu Chung Yan, Hermione Rowan. 2001. "A Study on the Settlement Related Needs of Newly Arrived Immigrant Seniors in Ontario." University of Toronto Faculty of Social Work: Centre for Applied Social Research; Government of Ontario. 2017. "A Guide to Programs and

## 2.6.2 Gaps and Policy Recommendations

Recent immigrant seniors with limited fluency in English/French prefer health care provision in their first languages (Lai and Surood 2010). Compounding the lack of language-specific provider is a perception by recent immigrant seniors that there is a lack of culturally and linguistically appropriate health care programs and discriminatory attitudes of some service providers (Lai and Surood 2010; Stewart et al. 2011; Matsuoka et al. 2012; Guruge, Thomson, and Seifi 2015; Wood and Newbold 2012). As a result, senior newcomers may feel hesitant to access services and report abuse and mental health issues, fearing negative reactions from service providers (Stewart et al. 2011; Guruge, Thomson, and Seifi 2015).

To ensure good health and facilitate the integration of newcomer seniors, it is critical that health programs be delivered in culturally and linguistically appropriate ways, such as hiring more interpretation services in health care settings, providing culturally or religiously appropriate food services, and educational training for settlement providers and health care providers on how to provide culturally sensitive care. Addressing immigrant seniors' health requires collaboration with health, community, and social sectors to design organizations and communities that promote age-friendly and culturally friendly recreational facilities that are safe and accessible for seniors.



Since many recent immigrant seniors see domestic abuse and mental health as private issues, informal health programs need to raise awareness through education, support groups, and counselling on elder abuse and mental health. Evidence suggests that low income is related to poor health. Given that many senior newcomers face financial issues that prevent them from accessing pay-for-service health care programs, such as eye care, dental care, and chiropractors, uninsured health services and programs ought to be made more available and accessible for recent immigrant seniors.

## **2.7 Social and Civic Participation**

### **2.7.1 Background**

Many immigrant seniors are engaged in their communities. In rural communities, seniors participate in town councils and committees (Gallagher et al. 2006). In New Brunswick, seniors participate in elections, whilst also engaging in public meetings (Premier's Panel on Seniors 2012). The City of Toronto offers a Seniors' Forum, through which seniors can work with the municipal government to ensure fair and beneficial services for Toronto seniors (City of Toronto 2012). Many seniors indicate a desire to be more involved in public policy planning (Premier's Panel on Seniors 2012).

Seniors also contribute to their communities by volunteering. In rural areas, volunteering is especially important for seniors so that they may continue to lead active lives, build social networks, and avoid isolation (Gallagher et al. 2006). Volunteers often feel validated when they are needed; this is particularly true in case of death of a spouse (Gallagher et al. 2006; Premier's Panel on Seniors 2012).

Senior centres also provide opportunities for seniors to volunteer while fostering a sense of community and well-being (Novek et al. 2013). Volunteer programs at senior centres offer welcome opportunities for seniors to build meaningful relationships and contribute socially to their communities (Novek et al. 2013). Recent immigrant seniors use ethnic organizations to gather and exchange vital information, especially around navigating bureaucratic barriers (Shaffir and Satzewich 2010).

Across the country, there are many support groups (circles, cafés, and clubs) that promote social and civic participation among older adults and immigrant seniors, especially senior immigrant women. There are far fewer targeted seniors' programs and services in this area.

In Toronto, there are several measures in place to encourage the development and use of communal spaces and to increase seniors' social engagement. Since newcomers tend to remain in their ethnic communities when participating, service providers need to encourage multiethnic ties and bridge smaller communities with larger ones (Toronto East Quadrant Local Immigration Partnership 2017).

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In smaller cities, such as Windsor, newcomer belonging tends to be tied to available economic opportunities, but friendly daily experiences such as a smile or a greeting can contribute to positive views of the city (George et al. 2017). In Hamilton, newcomers found grasping Canadian cultural practices, such as “Canadian politeness,” difficult and too subjective (Shaffir and Satzewich 2010).

The presence of faith institutions and ethnic organizations helps facilitate a sense of community belonging. Faith institutions act as informal service providers by providing help with language acquisition, housing, and accessing other services (Mulholland 2017). In addition to meeting the spiritual needs of their patrons, faith institutions provide networking opportunities by connecting those with a similar way of life, and those who share a common language and ethnic background (Shaffir and Satzewich 2010). They remain crucial in the integration and settlement of newcomers to Canada (Mulholland 2017).

### 2.7.2 Gaps and Policy Recommendations

Civic participation is not often a priority in the settlement process and newcomers are sometimes unaware of their options for involvement (Toronto East Quadrant Local Immigration Partnership 2017). Seniors want more diverse volunteering options, especially ones which accommodate those with mobility challenges (City of Toronto 2012).

Strategies should be developed to advertise, recruit, and motivate reluctant seniors to volunteer, especially isolated seniors (Gallagher et al. 2006; Novek et al. 2013). More intergenerational opportunities for interaction need to be created as many Canadian seniors desire increased intergenerational exchanges (Gallagher et al. 2006).

Another gap identified by recent immigrant seniors, especially those in Winnipeg and Toronto, is the need for more age-friendly community spaces in which to interact and lead healthy and active lives (Age-Friendly Winnipeg 2015; City of Toronto 2012). More indoor walking spaces and safe cycling routes are some suggested ways to create age-friendly recreational spaces (Age-Friendly Winnipeg 2015). Although some opportunities already exist, recent immigrant seniors continue to identify cost, including transportation and child care, as a barrier to their participation (City of Toronto 2012). Efforts should be made to reduce these costs for seniors.

## **2.8 Identity and Belonging**

### 2.8.1 Background

Seniors report feeling included and respected in their communities across Canada, especially when referred to as “Mr.” or “Mrs.” and “Elders” versus “Seniors” (Gallagher

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et al. 2006). However, for visible minority seniors, feelings of belonging to Canadian society and ascribing to a “Canadian” identity are complicated by their everyday experiences of ageism and racism (Lai 2012). Many visible minority seniors experience their ethnicity as “deprivation” in that their ethnicity intensifies the settlement issues they encounter, including managing the health care and transportation systems, communicating, and negotiating government institutions (Lai 2012).

Having friends remains essential for recent immigrant seniors' sense of identity and belonging. Having more friends after migration tends to lead to greater life satisfaction and better self-reported health (Saphena 2015; Turcotte 2015). Social gatherings, social media sites, and informal settings such as waiting rooms represent spaces in which seniors forge friendships (Quirke 2015; Turcotte 2015).

### 2.8.2 Gaps and Policy Recommendations

Recent immigrant seniors state a desire to be better understood and more highly respected and valued in their communities (Zou and Fang 2017). Isolation remains a barrier to inclusion. Many seniors experience social isolation and report feeling depressed and excluded by how people are not “neighbourly” enough (Gallagher et al. 2006). Racism towards visible minority seniors precipitates social exclusion (Saloojee 2003).

Phone outreach programs, along with voluntary transportation programs, help prevent isolation (Gallagher et al. 2006). Seniors and their views and perspectives need to be acknowledged (Chisholm and Dempster 2012). Social inclusion ought to remain a broad societal goal based on principles of full participation, belonging, respect, and recognition (Saloojee 2003).

## **2.9 Issues of Accessing Information and Support**

### 2.9.1 Background

Many seniors rely on informal sources when obtaining information, such as friends and family members (McDonald et al. 2001; Somerville 2015). These networks help pass on information about values, expectation, and norms of the host society, but information may become inaccurate if it is relayed by too many people (Somerville 2015).

Communication of valuable information via flyers and word of mouth is effective, as is posting information at places where seniors congregate, such as senior or community groups (Gallagher et al. 2006; Chisholm and Dempster 2012; Premier's Panel on Seniors 2012).

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### 2.9.2 Gaps and Policy Recommendations

Many newcomer seniors have difficulty finding information and remain unaware of existing programs (McDonald et al. 2001; Stewart et al. 2011; City of Toronto 2012). Much of this disparity has to do with language barriers (McDonald et al 2001; Stewart et al. 2011).

Information on existing services should be better disseminated. Information should be tailored according to: language, needs, and stages of immigration (pre, intermediate, and post) and be available at hotspots such as Canadian embassies and consulates, settlement agencies, and clinics (McDonald et al. 2001; Stewart et al. 2011).

When possible, information should be communicated in person so as to benefit those with low literacy rates (Gallagher et al. 2006; Premier's Panel on Seniors 2012). Several provinces have created all-inclusive guides, which contain all the information and contacts most seniors need (Chisholm and Dempster 2012). Another recommendation is to create pamphlets and posters with age-friendly stickers or logos (Chisholm and Dempster 2012).

Many seniors remain anxious regarding online information as many may not have access to computers or the internet, or they do not know how to access sites (Gallagher et al. 2006; Premier's Panel on Seniors 2012). For these issues, in addition to helping seniors with mobility issues, phone programs and home visits can be created to inform seniors of upcoming activities and events (Gallagher et al. 2006; Chisholm and Dempster 2012).

## **2.10 Transportation and Outdoor Spaces**

### 2.10.1 Background

When seniors cannot drive themselves, friends and family provide transportation (Gallagher et al. 2006; Premier's Panel on Seniors 2012). As alternatives, many cities offer discounted public transportation. However, for seniors in rural areas, public transportation is inadequate and private transportation is expensive (National Seniors Council 2009).

### 2.10.2 Gaps and Policy Recommendations

Infrequent and unreliable transportation makes it difficult for seniors to get things done and can lead to social isolation (Gallagher et al. 2006; National Seniors Council 2009). One recommendation is creating a group taxi service that operates on specific routes,

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stopping at a couple of places each day, such as malls and grocery stores (Gallagher et al. 2006).

Seniors may not have anyone to rely on for transportation or they may be reluctant to ask friends and family for rides that they think are less essential, for fear of inconveniencing them (Premier's Panel on Seniors 2012). To maintain independence, some seniors want to keep driving themselves. "Driver refresher courses" can be offered for those aged 50 and up so they may do so (Gallagher et al. 2006).

Quicker snow removal, roads and sidewalks with clearer signs and lines, and wider sidewalks to accommodate more people, scooters, and wheelchairs are also issues that must be addressed (Gallagher et al. 2006; Chisholm and Dempster 2012). Safety is also an issue as seniors report feeling unsafe in public spaces and account for a large number of pedestrian fatalities. More needs to be done about this (City of Toronto 2012). To improve safety, seniors and the general public can be educated on awareness and safety, which may reduce collisions (Chisholm and Dempster 2012). A common complaint about public transportation such as buses is that they do not give those with mobility issues enough time to find a secure seat before they move. Many falls and injuries among those with limited mobility have occurred and these are more likely to happen with adults. As well, public campaigns for giving up seats to those with mobility issues need to be more prominent as this is a problem that has plagued public transportation for decades.

Many seniors who walk as a form of exercise would appreciate more benches and washrooms along their paths (Gallagher et al. 2006). To offset bench costs, memorial bench plaques, which people may purchase, can be created (Chisholm and Dempster 2012).

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### 3. CONCLUSION AND POLICY RECOMMENDATIONS

Recent immigrant seniors face a number of issues upon arrival in Canada, including chronic low income, lack of access to government income support programs, lack of understanding of either English or French, and difficulty accessing programs suited to their linguistic needs. Despite the fact that the majority of recent immigrant seniors live in multigenerational living arrangements with extended family, many experience burdensome domestic responsibilities, conflict with the middle generation and grandchildren, social isolation, depression, and lack of social support, all of which negatively affect their health and well-being. Lack of fluency in either English or French means that recent seniors have difficulty independently navigating public transportation, health care, and settlement and community services and rely heavily on family and friends for access to these services. Settlement in areas peripheral to large municipalities further intensifies their isolation and dependence. A lack of cultural competency among some settlement service providers tends to discourage recent senior use of available services. Fragmentation within the service sector is exacerbated by a lack of collaboration within and across provinces and municipalities and the rapid growth of new geographic settlement areas.

An examination of service gaps for recently arrived seniors suggests broad policy recommendations:

1. Increased access to government income support programs to reduce chronic low income of recent seniors.
2. Implementation of federal programs providing information on senior employment opportunities.
3. Provision of housing support programs enabling recent seniors to live independently.
4. Increased funding of informal, ethnocultural social and community supports and programs offered in a variety of local settings as a way to increase social integration.
5. Increased access to culturally and linguistically appropriate health and social services through hiring adequate staff, increasing funding, provision of services in both official languages, and increased community program provision to meet the changing needs of clients in various locales over longer periods of time.
6. Improved access to public transportation through reduced senior fares and volunteer drivers.
7. Provision of more language classes specifically aimed at seniors.

8. Provision of accessible information on government services and supports offered within communities in a variety of different forms and social media platforms.
  9. Implementation of more “age-friendly” public facilities such as more park benches, better street lighting and signage, wider sidewalks, and more accessible grocery stores, medical facilities, and community centres.
  10. Implementation of national information sharing among informal and formal service providers, provinces, municipalities, Local Immigration Partnerships, and NGOs in order to increase delivery of settlement services.
  11. Introduction of a national advertising campaign that recognizes the political, cultural, economic, and cultural contributions of immigrant seniors to Canada.
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