

IWYYS

**Immigrant women,
youth and seniors**

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

Settlement Experiences of Recently Arrived Senior Immigrants

Primary Research Report

Nancy Mandell, Julia Hemphill, Jana Borrás, and Janice Phonepraseuth

Project Team

Secretariat

Adnan Türegün, Project Lead
Naolo Charles, Knowledge Exchange Officer

Women's Research Domain

Rupaleem Bhuyan, Research Lead
Catherine Schmidt, Research Assistant

Youth Research Domain

John Shields, Research Lead
Omar Lujan, Research Assistant

Seniors' Research Domain

Nancy Mandell, Research Lead
Jana Borrás, Julia Hemphill, and Janice Phonepraseuth, Research Assistants

National Advisory Board

Rupaleem Bhuyan, Associate Professor, University of Toronto
Noor Din, CEO, Human Endeavour
Vera Dodic, Manager, City of Toronto Newcomer Office
Debbie Douglas, Executive Director, Ontario Council of Agencies Serving Immigrants
Usha George, Academic Director and Professor, Ryerson Centre for Immigration and Settlement
Nancy Mandell, Professor, York University
John Shields, Professor, Ryerson University
Bill Sinclair, Executive Director, St. Stephen's Community House
Evangelia Tastsoglou, Professor, Saint Mary's University
Adnan Türegün, Adjunct Professor, York University
Lori Wilkinson, Director and Professor, Immigration Research West

Partners

City of Toronto Newcomer Office
Human Endeavour
Ontario Council of Agencies Serving Immigrants
Ryerson Centre for Immigration and Settlement
St. Stephen's Community House

CERIS
ceris@yorku.ca www.iwys.ca

FOREWORD

This report, along with thematic reports on immigrant women and youth, and a composite report, is an output of Phase 2 (2018–2019) 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 conducted primary research 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 Social Determinants of Senior Settlement provides service providers, policymakers, fellow researchers, and the general public an opportunity to consider the settlement needs and outcomes for immigrant seniors. Readers are encouraged to share the report by downloading or citing an electronic version available at: www.iwys.ca.

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IWYS Seniors' Research Domain Team

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EXECUTIVE SUMMARY

We examine the challenges facing recently arrived senior immigrants and the role of both formal and informal settlement services in facilitating their integration into Canadian society. Based on qualitative data gathered from three constituencies – key informants in the settlement sector, settlement service providers, and recently arrived senior immigrants – we find that newcomer 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. Two factors play a pivotal role in enabling their settlement: the multiple range of services offered by settlement agencies and the essential but often unacknowledged support and guidance provided by families and communities. We conclude that despite the rising population of both long-term and recently arrived immigrant seniors in Canada, federal and provincial funding guidelines limit service provision for seniors to language classes and social, cultural, and health and wellness programs. While many younger seniors (aged 60-74) wish to work but employment programs are virtually non-existent. Social, cultural, and health and wellness programs offered by community agencies fill a vital role in integrating immigrant seniors into Canadian society. In recognition of the essential role of community agencies in promoting social cohesion and in strengthening the families of recently arrived senior immigrants, our report calls for increased funding for community agencies and an expansion in both the volume and type of services they are funded to provide.

1. PRIMARY RESEARCH ON SENIORS

1.1 Overview

In Stage Two of the project “Immigrant Women, Youth, and Seniors: A Research and Knowledge Mobilization Project on the Settlement Outcomes–Services Nexus (IWYS)” we used qualitative data gathered from key informants, service practitioners, and newcomer seniors to examine the range and effectiveness of settlement services and supports for recently arrived seniors. Interviews and focus groups were conducted in Toronto, York Region, Ottawa, and Windsor with a total of 10 key informants, 33 service providers, and 53 recent senior immigrants. Newcomer seniors rely heavily on two basic settlement supports: formal language, information, and socio-cultural programs provided by settlement agencies and the extensive and ongoing informal support of families and communities. We suggest program and policy recommendations to redress settlement challenges for recently arrived seniors struggling with income insecurity, financial abuse, housing issues, social isolation, depression, and anxiety.

1.2 Social Determinants of Recent Senior Immigrant Settlement

The social determinants of senior settlement provide a framework within which to capture the diversity of needs, services, and outcomes of the diverse and heterogeneous population of newcomer seniors. Defined as the broad range of factors and conditions shaping settlement outcomes of newcomer seniors, social determinants of settlement consist of all the economic, social-cultural, and structural supports that facilitate social integration and inclusion. It is based on a measure of settlement incorporation that includes indicators such as: basic income support and opportunities to pursue employment; access to language classes, adequate housing, quality childcare, affordable modes of transportation, family supports, mental health supports, and information and community services; system navigation and supports to transition to mainstream services. Key to this framework is an understanding of the pivotal role of the twin pillars of successful settlement of recent seniors: the widespread delivery of settlement services offered by community agencies and the essential but often unacknowledged role of families and communities in helping recent seniors settle.

1.3 Methodology

Focus groups and in-depth semi structured interviews were conducted with three groups who have experience and investment in newcomer seniors' settlement: newcomer Canadian seniors, service practitioners, and key informants. Participants were recruited through settlement and community agencies in four locales: Ottawa, Toronto, York Region, and Windsor.

Participants were asked four basic questions: *What are the settlement needs of recent Canadian immigrant seniors? What, if any, services are they using? To what extent do these services address their needs? What recommendations would you make for future service provision?*

Recently Arrived Senior Immigrants: Statistics Canada finds very recent senior immigrants as those who have been in Canada for five years or less. Recent senior immigrants include those who have been in Canada for five to ten years. Qualitative data were collected from 53 recent senior immigrants at least 65 years old.

Four focus groups in Mandarin, Russian, Spanish, and one in Urdu/English with a total of 28 participants and twenty-five individual interviews were conducted in all four locations.

Newcomer seniors represented a diverse sample: 30% South Asian (India, Pakistan, Bangladesh); 28% Asian (Philippines, Laos, Vietnam, China); 25% Hispanic (Venezuela, Columbia, El Salvador, Guatemala, Mexico, Peru); 8% Middle Eastern (Afghanistan, Kazakhstan, Kyrgyzstan); 9% Eastern European (Belarus, Ukraine, Russia). The average age of participants was 65. More women (30) than men (23) participated. The majority have been in Canada for an average of 7 years. Very few (5) were currently employed and only 17 reported an annual income above \$15,000. Only 14 were fluent in English and none in French.

Recruitment was challenging and time consuming. Lack of English/French, lack of trust in outsiders, and fear of government were barriers to participation. Interpreters were needed for most of the focus groups and interviews, a role often assumed by settlement workers. Given the significant role settlement workers play in facilitating senior settlement, newcomer seniors were eager to express their gratitude to both the government and the settlement agencies and less likely to express any discontent.

Service Practitioners: Defined as people who provide frontline settlement service support to newcomer Canadian seniors, 33 service practitioners were consulted in either focus groups or individual interviews. We held a focus group in Ottawa, Toronto, and York Region as well as conducting individual interviews in Windsor, York Region, and Toronto. Practitioners appreciated being consulted and made many excellent recommendations.

Key Informants: Defined as people who held leading positions in settlement agencies, community agencies or in different levels of government, 10 key informants were

interviewed in Ottawa, Toronto, York Region, and Windsor. Key informants willingly participated, were instrumental in putting us in touch with service practitioners, and provided crucial information on the entire settlement sector.

All focus groups and interviews were transcribed using MAXQDA, transcripts were double coded by the study team, and codes and themes were discussed and analyzed until the team reached a consensus.

2. MAJOR THEMES AND FINDINGS

2.1 First Pillar of Senior Settlement: Family Supports

Aging and immigration are shifting Canada's demographic profile. Among senior Canadians, an increasing number are longstanding immigrants while very few are recent arrivals. Of all immigrants who arrived between 2011 and 2016, only 5% were aged 65 years and older. The majority of these were sponsored under the Parent and Grandparent Program while only 8% were refugees, 3% were economic-class immigrants, and 3% came under other immigration categories such as the Super Visa for Parents and Grandparents of Canadian citizens or permanent residents. Most sponsored seniors were female (57%) and 42% were male. The majority (56%) live in Ontario and come from three source countries: China, India, and the Philippines (IRCC 2018; Picot and Lu 2017: 14; National Council of Welfare 2012: 7). Family sponsorship means that the first line of financial, social, and emotional support for newcomer seniors comes from the family.

Zhou (2013) argues that when immigrant seniors arrive in Canada, they are immediately expected to integrate into a "much faster pace of life" (p. 289) but multiple barriers impede their incorporation. Our research shows that recently senior immigrants face chronic low income, lack of language proficiency in English or French, limited social networks, and lack of access to government programs (Kilbride et al. 2010; Mandell, Borrás, and Phonepraseuth 2018). They may be disadvantaged by policies and public opinions that promote a narrative that immigrant seniors, especially sponsored seniors, constitute "state liabilities" (Aggarwal and Das Gupta 2012: 81). We explore these issues in the following section and discuss how newcomer seniors respond.

2.1.1 Multigenerational Living: Financial Interdependency

Most Canadian seniors (91% of women and 95% of men) live in private households but for many recently arrived seniors intergenerational living becomes their primary settlement strategy (Milan, Laflamme, and Wong 2015). Independent living for most newcomers is financially impossible. So pooling household income becomes a collective strategy against financial vulnerability. *"My wife and I pool our resources together and live off that. So we have no problems. For others who don't live with their children, it must be hard for them. It must take a toll"* (NS:23).

Many recently arrived seniors can bring financial resources which they contribute to multigenerational households to cover basic expenses, including housing, employment,

and educational costs. But since many currencies are devalued in Canadian dollars, many seniors find that their financial resources are quickly diminished (SP:2).

While Canada has pension agreements with many countries, Canada has no or limited agreements with China, Philippines, and India, which provide the majority of our immigrant seniors (Picot and Lu 2017: 14; National Council of Welfare 2012: 7). “*No international pension agreements with Hong Kong or China*” (KI:9) means that newcomer seniors arrive with very limited income.

When newcomer seniors migrate with full or partial pensions from countries such as Portugal or Israel, they still find it difficult to make ends meet. “*The biggest problem we have when we arrive here, especially in this day and age, is that life here is too expensive. An apartment with a small room goes for \$700 - \$800, in my case my pension only gives me \$1,500 dollars. I pay \$800 in rent, I have to buy two metropasses and that's a cost of 250 dollars, plus I'm paying for my son's studies. If I didn't have any money saved up at all then I would be in the mud*” (NS:44). Still others, such as Russian Jews, were stripped of their Russian citizenship when they emigrated from the former USSR to Israel and then to Canada, so they receive nothing. “*So those who lived in Baltic states, like Estonia, Latvia, Lithuania, it's a very tricky situation also because they were citizens of the USSR and now it's a different country so they can't apply for a pension. Those who lived in Asian republics – Kazakhstan or Uzbekistan – this is a horrible situation whatsoever. This is even worse than anything else because a person was working there their whole life, left for Israel and got zero, like nothing, zero. It is so heartbreaking*” (SP:4).

In 2019, low income seniors, meaning those whose income is low enough to qualify for the Guaranteed Income Supplement (GIS), are seniors whose income (not counting OAS) is under \$18, 240 for a single person or \$24, 096 for a couple in Ontario (Stapleton 2019). A 2019 United Way report calls Toronto the “income inequality capital of the country” (p. 6). Interviews with key informants and service providers confirm the financial vulnerability that many recent senior immigrants experience. “*Poverty is the basic problem. Seniors feel financially vulnerable too as life becomes more precarious*” (KI:7). Seniors who live alone are more likely to be poor and senior women living alone are four times more likely to live in poverty than partnered senior women (Statistics Canada 2016; Ivanova 2017). Disabled seniors are the most vulnerable of all recent senior groups.

Sponsors are financially responsible for dependents for 20 years. Sponsors must have a minimum of income of \$40,379 to sponsor two people (2018) or \$49,641 to sponsor three people (two children and a spouse/grandparent). Sponsored seniors must live in Canada for a minimum of 10 years in order to qualify for OAS. Every research participant commented on the basic inequity in both the sponsorship application system and the terms under which sponsorship occurs. The application process is seen as too restrictive and sponsorship dependency is seen as too lengthy and financially onerous.

Financial dependency affects all members of the household. Adult children struggle to make ends meet as our previous research shows (Mandell, Borrás, and Phonepraseuth 2018; Preston et al. 2010) and their parents/grandparents “*feel the burden of guilt that*

their children are financially responsible for them legally but they may not actually have the money day-to-day to really make sure that their own life and the parent/grandparent's life is the quality of life they want it to be" (KI:10).

Broken sponsorships are infrequent but still require sponsors to continue paying costs while newcomer seniors become destitute. *"A senior who was sponsored living with his son-in-law was literally forced out of home and we tried to find him some housing and frankly, there was none. Government finance, the government-funded shelters, nothing. Even one room, you're talking \$750-800 and the guy was receiving ODSP of \$850 so how will he manage?" (KI:6).*

Thirty percent of all immigrant seniors and over 50% of recent immigrant seniors live in chronic low-income mostly in Toronto, Vancouver, and Montreal. *"Most of the seniors, they have financial problems too. They are on a fixed income, while their rents are always changing. And, I know a lot of the income that comes through the government or other sources, they spend most of their income paying their rent. And that's a big issue and it's a big problem. And if there's a housing subsidy available so they could spare some money on themselves that would be great" (NS:50).*

Unaffordable housing leads to higher rates of senior homelessness. Older adults (50-64) and seniors (65+) account for 24.4% of shelter users in Toronto (Gaetz, Dej, Richter, and Redman 2016). A lack of senior-specific services for those who are evicted from rental units leaves seniors struggling to navigate existing services. Many experts suggest that a senior housing crisis is emerging (Plaizier and Griffin 2017).

In 2019, Toronto had 35,782 seniors on its social housing wait list and York Region reported an 8 year wait for a senior's apartment building. The Ontario Non-Profit Housing Association (ONPHA) study reported that in 2015 Ottawa had about 2,257 and Windsor had about 195 active households on wait lists (ONPHA 2016). Demand will continue to rise. *"It depends on the place where you're living in, it depends on the affordability of the rent you pay, and you know Toronto is a slightly notorious for this. That the rents are very high, availability of accommodation is very low. And so you have to be somewhere in basement, or in these kinds of things, and basement in this part of the world doesn't give you a good feel. That you are living a normal life" (NS:19).* While some non-profit organizations and municipal governments have opened senior shelters and apartment buildings, much more senior housing is needed, especially ethnically sensitive housing.

Among immigrant seniors aging in place, an increasing number are living alone in houses owned by adult children who may have migrated to other countries for employment. These seniors are *"house rich but income poor and have trouble paying the property tax on their limited income of OAS, GIS, and very few private pensions" (KI:9).*

According to the United Way report (2019: 8), the average income of longstanding immigrants (20+ years in Canada) has not increased in 35 years. The growing costs of living mean that "daily life is a challenge" (2019: 10). Low-income seniors spend close to 60% of their expenditures on food and housing, leaving many with a choice between

buying groceries and paying the rent (National Seniors Council 2009: 7; Keohane 2017). Many grapple with paying for basic necessities. *“Lack of, uh, money from their own children, in terms of just some expenses that they might want to purchase or buy. Or even lack of nutritional food that they’re not fed as well, and they’re walking around hungry. Or they’re not getting transit money so that they’re actually uh, isolated in a house”* (SP:5).

Chronic low income and financial dependency becomes a chronic source of “pressure” (NS:51), negatively affecting their physical and mental well-being. *“If you don’t have money, it’ll be more difficult because as you age your health deteriorates and your money may run out”* (NS:18). Most newcomer seniors cannot afford specialized health care, such as dental and eye care. Some expressed concerns about the health care cut-backs and how it will affect the availability of future services.

Income vulnerability prompts some “junior” newcomer seniors to lament their inability to find employment. Lack of networks, language skills, and credentials, as well as ageism and a racialized labour market, make it difficult for them to find jobs. *“In China, women retire at 55 so learn to find ways to get (a) cash paying job to provide some income and feel good about yourself”* (KI:9). In order to earn some money, an increasing number enter into a “back and forth” process of return migration to work at jobs they held prior to emigrating. *“So then we started going back, joining our post, working there, earning some money and bring that money and spend that money and again go back. Bring that money, go back”* (NS:25).

Many senior newcomer men and some senior newcomer professional women suffer gender shame when they are unable to find work appropriate to their skill level. *“She was making twice the amount I was, and I was considered to be lazy, as someone who didn’t try to progress. For her, it was easy to pick up the language because she had studied it in our country, so since she spoke it she was able to become a nurse. I became a security guard but I didn’t last long because of the language, I ended up working in a restaurant”* (NS:43)

Even though newcomer seniors may have very little income of their own, *“immigrants never complain about money. They have no expectation that the government should take care of them financially. They think their children should support them in their old age”* (KI:4). Their lack of financial independence though means that most recent senior immigrants depend almost exclusively on their extended family for support. *“They rely heavily on their children for money”* (KI:7) but are very reluctant *“to ask their adult children for money even though they are expected to do family work”* (KI:9).

2.1.2 Government Income Supports

Even though government income support significantly reduces elderly poverty, sponsored seniors are ineligible for most settlement services and government income supports. OAS requires recipients to be 65 years old or older, a Canadian citizen or a legal resident, and have resided in Canada for at least 10 years since the age of 18. Newcomer seniors who migrate on Super Visas are ineligible to receive any settlement services, government income support, or public health care services. Recent disabled seniors are not eligible to receive ODSP (Ontario Disability Support Program) which provides income for people before they are eligible for OAS (Old Age Security), GIS (Guaranteed Income Supplement) or CPP (Canada Pension Plan). Service providers mentioned disability as a key challenge for midlife seniors (75-90 years) and frail elderly (90+ years).

Newcomers strive to be financially self-sufficient. *“Whatever I need, I try to take care of it myself. I believe some people in this country do have need but if we can handle it ourselves, then we don’t need to ask for help from the government I think the government already take care of us. Our healthcare, when we visit doctors, is free.”* (NS:24)

Senior newcomers confirmed this statement in our interviews. As one newcomer stated, *“We’re okay What more do we need? The government looks after us and we don’t want to make trouble for them. I’ve never been on welfare. I don’t even know what a welfare cheque or money looks like.”* (NS:24)

When they do receive government support, newcomer seniors are extremely grateful. Most have come from countries in which they would not have received any or minimal government support so they are *“thankful to have government income support as they would not have this in China”* (KI:9). Not one senior we interviewed made any financial demands on the government. *“I think the retirement money they give us is enough. We don’t have any great expenses to cover. (But) if we lived alone, I don’t think the income we receive would be enough* (NS:23).

2.1.3 Multigenerational Living Arrangement: Reciprocal Support Systems

Multigenerational living arrangements are common among Indigenous and immigrant families (Battams 2016). In 2011, 53% of immigrants aged 65 and over live in a home they share with their children and grandchildren. Of this population, the largest proportion are those who speak Punjabi (44%), Tagalog/Filipino (15%), and Mandarin (14%) (Milan, Laflamme, and Wong 2015).

Co-residence is a financial survival strategy for both adult children and parents/grandparents. Two forms of reciprocal giving/receiving behaviour take place in multigenerational households: tangible (money/food/material goods) and intangible exchanges (time and effort for babysitting/housework/emotional support) (Verbugge and Ang 2018). Recent seniors receive love, nurturing, care, financial support, and accommodation from their adult children. In turn, seniors contribute to the social and emotional well-being of their families as well as providing indirect financial support (Bernhard, Hyman, and Tate 2010).

Indirectly, parents/grandparents can contribute to the household through their unpaid child care and domestic labour, which allows their adult children to work (Zhou 2013; Aggarwal and Das Gupta 2012; Vanderplaat, Ramos, and Yoshida 2012; Tyyska 2007). They do *“housekeeping and help with the cooking and do childcare which is obviously a massive advantage and it gives them a sense of dignity that they’re contributing something back to the family, right?”* (KI:10). They act as full-time caregivers of dependent children and frail elderly. They perform daily duties including picking up and dropping children off at school, helping with homework, preparing meals, doing housework and laundry, and taking care of chores outside the house.

Most of the Super Visa seniors are specifically brought into the country by their adult children in order to help raise the grandchildren, a financial buffer against the high cost of child care. So many adult children use this strategy in order to make ends meet that one key informant claims that the *“Super visa grandparents are the new temporary foreign worker”* (KI:6). Super Visas offer the government an inexpensive alternative to sponsorship. It helps struggling families get child care with no attendant costs for the government.

Some newcomer seniors find this new dependency role difficult to accept. *“Since she was 15, she was able to take care of herself. She’s always worked and studied. She’s always been able to take care of her kids but now she feels very strange that her kids are taking care of her. She still can’t accept that. It’s very hard”* (NS:47).

In return, adult children and grandchildren support seniors by driving them to appointments, translating important documents, providing information about a variety of services, and acting as linguistic and cultural interpreters. They depend on their adult children and grandchildren to act as their cultural navigators, steering them through what feels like complicated bureaucratic procedures and helping them transition to mainstream services. When asked *“who helps you the most?”*, all members of one focus group of newcomer seniors promptly replied *“we have our kids”* (NS:2A).

For most seniors, the family provides important emotional support in the midst of the immigration transition. Yet, in spite of the many benefits of multigenerational living, ambivalent feelings may prevail (Mandell and Kim 2017). On the one hand, co-residence can offer an emotionally nurturing and supportive environment. Seniors experience pride in their contributions to the household and value their roles as cultural transmitters sharing cultural and religious traditions. Recent senior immigrants represent a valuable source of

“emotion, time, and cultural knowledge, across generations and countries” (Zhou 2013: 280) and have a significant impact on the children’s well-being (Amorim 2019; Pilkauskas 2012).

On the other hand, co-residence represents a delicate *“balancing act”* between *“you’re helping me and I’m helping you”*. Being responsible for housekeeping and child care results in many seniors feeling *“stuck at home”* and *“socially isolated”* (KI:9). Senior caregivers experience considerable stress and exhaustion from providing demanding 24/7 care. Co-residence can lead newcomer seniors to feeling over-burdened, exploited, ignored, disrespected and emotionally isolated. Repeatedly, seniors talked about their adult children being *“too busy”* to spend time with them.

In some situations, isolation and intergenerational strain can lead to emotional and financial abuse. Practitioners report many incidents of intrafamilial verbal, physical, and financial abuse. *“Elder abuse is an issue that is known, but a little bit secret”* (KI:10). Practitioners shared that newcomers *“put up with things that they shouldn’t”* because of cultural beliefs and values about family relationships, privacy, and abuse (KI:10). One particularly harrowing focus group with newcomer seniors led to a frank discussion of abuse. *“At first it wasn’t very hard because my daughter asked for me but it became a difficult situation. My daughter mistreated me. She humiliated me. She didn’t want me to leave the house, she didn’t want me to be independent. It took no time at all for her to start hitting me and I was incredibly hurt inside. In my country, all I did was work to support my daughters so they could have a better future. It was her idea to bring me to Canada. I helped around the house. I cooked and cleaned but she would force me to sit down and she would hit me”* (NS:39).

Sometimes elder abuse only begins when newcomer seniors’ caregiving responsibilities end. Adult children and grandchildren may neglect them when they feel that seniors are no longer economically productive. In the most severe case, homelessness results. Most practitioners maintain that abuse remains largely unresolved as seniors refuse to disclose. Service practitioners offer information sessions on elder abuse to different constituencies such as newcomer seniors and youth groups. They have also begun to develop more intergenerational programs that bring different age groups together in order to build respect and dignity for seniors.

Cultural norms that adult children should look after their aging parents seem to be shifting. More than one service provider mentioned that an increasing number of adult children are so significantly stressed by having their parents living in their crowded homes that *“seniors are beginning to be put in seniors’ homes”* (KI:7). Given this trend, investments are needed to be made in ethnically appropriate retirement and long-term care residences for immigrant seniors.

2.2 The Second Pillar of Senior Settlement: Settlement Services and Community Support

Newcomer seniors receive settlement help through an extensive network of non-profit organizations, newcomer settlement services, and multicultural non-governmental organizations. Through direct contracts, IRCC provides extensive settlement and integration services through over 500 organizations (Shields and Praznick 2018). In addition, municipal and provincial governments as well as foundations and funding agencies provide grants to ethno-racial community agencies to provide language classes, help with job searches, mental health aid, some transportation funding, and access to critical information (Whalen 2019: 2).

2.2.1 Accessing Information and Settlement Services

Access to information represents a key element in migrant incorporation. Many community agencies provide general information sessions within the first few weeks or months after arrival, apprising recent senior immigrants of their geographic location, governing systems, employment and housing options, transportation systems, and the location of grocery stores and faith communities. By beginning service provision with a general orientation, service practitioners claim that they save a lot of time later on by providing recent senior immigrants with a lot of the basic information they will require. *“The earlier the intervention, the better the outcome”* (SP:5).

Orientation is crucial because many recent senior immigrants are unaware of their eligibility for, or access to, settlement services, especially services related to income support and health care. If available, recent seniors attend these sessions regularly and rate them as *“extremely useful, especially ones led by health care and finance professionals”*. Newcomer seniors like being able to ask questions and receive direct answers. They especially appreciate sessions provided in their own language. Seniors are introduced to specific websites and taught how to access information in their language of origin.

General information on the history of Canada and its laws, political system,²² and geography acquaints recent seniors with Canadian values and their rights and responsibilities. *“We have created these educational brochures for women, seniors' information, useful information for men and all these brochures provide a lot of culturally appropriate information, linguistic information on domestic violence, all types of and forms of abuse, about rights whether it's women's rights, senior's rights, children's rights and so forth”* (KI:8). Specific sessions and reading material on gender equality, human rights, parental rights and responsibilities, and elder abuse are seen as essential in helping to bridge the gap between the cultures from which recent seniors have emigrated and the one in which they now find themselves. As one key informant explains, seniors wish to be educated on these topics, and not simply given brochures without explanation. The need remains for more settlement staff who speak the language of their clients, engage

in culturally sensitive information sharing, and are mindful of the ways in which culture shapes senior experiences and expectations.

Since many seniors continue to struggle with the internet, printed information remains valuable. In addition to face-to-face information sessions, community agencies provide a lot of written information in the form of brochures in many different languages as well as posting it on their agency websites. While many seniors rely on social media applications such as Facebook and WhatsApp to keep in touch with friends and family, service practitioners report that many require help in using their devices and would benefit from ongoing comprehensive technological training.

Many newcomers also obtain information informally from family, friends, and neighbourhood contacts who serve as “conduits of information which shape migration outcomes” (Somerville 2015: 141). Adult children/grandchildren remain the largest sources of information and support for newcomer seniors. Seniors also support other seniors through social networks of friends from faith groups, local communities, and multicultural organizations. Social networks help newcomers avoid social isolation, staving off depression and anxiety.

Newcomer seniors access information offered by ethnic or faith communities and public libraries on a wide variety of topics, such as government benefits, community programs, and employment opportunities. Most find libraries approachable and use their on-site settlement workers. They appreciate the libraries' free computers and internet access. *“Yeah, I went to the library. I used their Internet when I didn't have one. Like, when I have questions about immigration, especially when you want to know updates and news like changes in the immigration law”* (NS:18).

2.2.2 Language Training

Language acts as a “social currency” that aids in the social and economic settlement of newcomers (Whalen 2019: 18) but the number of senior newcomers who are unable to communicate in either English or French is on the rise (York Region 2012: 11). Lack of language leads to lack of economic, social, and cultural integration, meaning that recent seniors are less likely to feel a sense of belonging to the community, less likely to make social connections, and less likely to participate in arts, cultural, recreational, and leisure activities that play a key role in settlement and integration (York Region 2012: 12).

Before being enrolled in a federally funded language class, newcomers are assessed, using the Canadian Language Benchmarks test and its literacy test (CLB_LBT), which assess reading, listening, and speaking (Whalen 2019). Once assessed, newcomers are placed in a Language Instruction for Newcomers to Canada (LINC) class. The LINC program, taught in classrooms with curriculum based on the LINC guidelines in line with the Canadian Language Benchmarks, is the traditional language program funded by IRCC (Guo 2013). LINC classes are free for permanent residents or protected persons and are widely offered by school boards, community centres, and family service agencies

(AMSSA 2017). Learning English/French is the most basic form of settlement service that newcomers can access.

Despite the widespread availability of testing and language placement courses, newcomer seniors often report difficulties in language access and acquisition. Seniors say they find it tough to learn a new language at their age. Younger seniors (age 60-74) seem generally to have an easier time acquiring English/French than mid-level seniors (age 75-89) or frail elders (age 90+). Younger seniors may be very motivated to learn English/French but may be unable to attend classes due to paid and unpaid work commitments and/or other family responsibilities. Free childcare facilitates attendance at LINC classes and is welcomed by newcomers.

Midlevel and older newcomer seniors may only want to learn basic language skills that will enable them to complete daily tasks such as grocery shopping, banking, and having social conversations with others. One newcomer senior describes being grateful to his “unconventional” instructor that *“gives you the practical tips; what to say when you go to grocery stores or when you want to order dishes or this and that”* (NS:19).

All ages of seniors report other language acquisition impediments, including: differences in their basic literacy skills ranging from newcomer seniors who arrive with no literacy in their source country language to those who already know basic English/French; culturally insensitive classes; and their experience of previous trauma which has left them unable to concentrate on language acquisition.

Many newcomer seniors report difficulty with the delivery of language instruction. They report feeling discouraged and often disengaged with classes when they believe that their language instruction level is inappropriate being too difficult, too easy, or too in-between. One newcomer senior recalls being assessed at a basic level but was put into a level 3 class since all the basic classes were full. She eventually dropped out because she was unable to keep up with the curriculum (NS:1A). The structure and methodology of LINC classes challenge newcomers as seniors find the classes having a *“cold”* atmosphere, as being *“too highly structured”* or *“too intimidating making them afraid to ask questions”* (SP:1) for fear of embarrassment over their errors.

Inability to acquire basic English/French contributes to newcomer senior isolation and impedes their settlement. *“Could you imagine people who don’t speak the language, who don’t know where to go, who have no support and they’re here in a different country so it’s very lethal for some of them”* (KI:3). Lack of fluency makes it difficult to complete everyday tasks or use public transit, establish new social networks beyond those who speak their language of origin, find employment outside ethnic enclaves, or communicate with mainstream services such as health care providers and government officials.

Inability to speak, read, or understand English/French leads recent seniors to feel vulnerable and burdensome to their families and to settlement agencies, a dependence they dislike. Seniors acknowledge that *“they don’t speak the language, so they had to rely on their children most of the times. And the children are very busy. They’re working,*

they're having their own challenges with their homes and their work, their money" (KI:7). If they end up living alone, illiterate recent seniors are even more isolated and marginalized. Even though they "age out" of settlement services, many illiterate recent seniors continue for years to rely on settlement agencies to help them with communication problems.

2.2.3 System Navigation

Some seniors need help navigating life in Canada and becoming integrated. What seems to help seniors adjust to Canadian life faster and easier is having a person to support them adjust in almost every aspect of their lives. Settlement mentors provide guidance on different topics, such as finding employment, obtaining housing, and filling out forms or applications. Mentors come from ethno-racial community organizations and faith groups, as well as from newcomer settlement agencies.

System navigation constitutes a significant portion of settlement work. Settlement workers and family members fill the language gap for recent seniors who rely on their adult children/ grandchildren and staff at community, ethnic, or faith organizations for interpretation and help accessing mainstream services. Having an adult child/grandchild accompany a recent senior to a medical appointment to explain symptoms to doctors is as common as are their requests for settlement workers to interpret and respond to letters or bills they receive which they cannot read or understand.

The idea of youth mentoring seniors was identified in the literature review as beneficial in facilitating newcomer senior integration. Although seniors in our study desire learning from youth, they worry that youth may be too busy with school or paid employment and likely do not have time to volunteer as mentors. Youth incentives in the form of volunteer or co-op credits might encourage them to become mentors.

Newcomer seniors cling to their settlement workers for individual help and advice ranging from advice on family, housing, and income issues to interaction with mainstream organizations and government agencies. *"Since 2016, I call her lots of time and whenever I need, I call them"* (NS:16). A service provider notes how seniors *"receive a letter from the Canadian Revenue Agency or from their utility company [and] they cannot understand it. Usually, they bring the letter to my office and they asked me what is written here and what they need to do so I tell them"* (SP:3).

Service providers help seniors navigate the complicated health care system, including finding a primary physician, understanding the process of medical referrals, securing drugs and eye care from subsidized sources, and researching senior housing options including long-term care. Some newcomer seniors report that finding a "family doctor" upon arrival is difficult. They argue that some doctors refuse to accept new patients, thus leading to problems for newcomer seniors. For example, seniors who are unable to find primary physicians near their home are frustrated because they need to travel for their medical appointments. Many also expressed concern about the process of health care referrals from their primary care practitioner to specialized medical care. If they are hospitalized, even with 24/7 translation lines, newcomer seniors may find the experience

intimidating. Lack of English/French means that they often do not know what their medical condition is nor do they understand their after-care following discharge.

Aging seniors use more health care services than other age groups. Without language, access becomes problematic. Many newcomer seniors rely on their children or grandchildren to take them to their appointments and are less likely to visit a physician despite their worsening health condition. Inability to communicate with health professionals means that seniors are unable to express and explain their health needs and concerns. Some seniors suppress their health conditions because the health practitioners “*don't understand*” (NS:51). Sometimes they choose not to disclose their health issues at all, due to perceived discrimination from practitioners. One of the Filipino newcomer seniors shared her experience of a primary physician saying that newcomer seniors are a “*burden*” (NS:17) to Canadian society.

Service practitioners and key informants talked a lot about the vulnerability of newcomer seniors. They pointed out that navigating the health care system was complicated, often frustrating, and time consuming. Not only is the settlement process itself extremely challenging for seniors, it tends to have a negative impact on their mental and physical condition. Newcomer seniors experience “*new stresses*” related to income, language, climate, culture, and relationships when they come to Canada (SP:5). Most newcomer seniors neither recognize nor discuss settlement issues which exacerbate their mental health. According to a key informant, most newcomer seniors “*don't know how to deal*” with these concerns (KI:7).

Transitioning out of settlement agencies into mainstream services represents a growing portion of settlement work. Of the small number of recent seniors eligible for settlement services upon arrival, after five years they “age out” of settlement services well before they are completely independent. They tend to continue to rely on the goodwill of service practitioners to provide informal information and advice. Recent seniors age out of settlement services which they were initially too busy to attend, prompting service providers to suggest that the age limit for provision of settlement services ought to be extended as it takes recent seniors longer to adapt than other age groups and they find it difficult to access services during the years when they are caring for young grandchildren.

2.2.4 Community Agencies Facilitate Settlement and Integration

Newcomer settlement agencies and ethno-racial community agencies become comfort zones and safe places for recently arrived immigrant seniors. Community workers understand the difficult conditions newcomer seniors may have faced, such as past traumas, undisclosed mental health concerns, and abuse. Most practitioners offer mental health workshops to destigmatize this issue and offer concrete support through programs on caregiving overburden, elder abuse, and isolation and depression. Health and wellness programs, such as yoga and fitness, as well as programs on peer support, volunteering opportunities, music and art are appreciated. Programs provide regular safe spaces in which recent seniors can socialize and even take on leadership roles over time.

Although seniors are resilient and will help each other if needed, more resources would help them navigate life in Canada. Some seniors do not have a place where they may gather in their communities, and some ask for the creation of more ethno-cultural community centres. Seniors also express wanting to hold more events outside of their places of worship, ethnic, or community centres. Some seniors ask for free or subsidized public venues in order to do so. Seniors also desire more large group activities to be available to them, such as travelling to nearby towns and cities.

Seniors report feeling very happy and having a sense of unity with others when attending community events and programs. Centres become “homes” for seniors. Many newcomer seniors struggle to find someone to talk to upon arrival, not only because of language barriers, but also since others may not understand what they have been through prior to their arrival. Sharing a common migration history or a common ethnic background can result in a strong bond among seniors, and it is within religious, ethnic, or community centres where seniors can find such individuals. Having people one can turn to, who speak the same language, in one’s community, makes seniors feel safe and more settled.

Participation in programs offers a welcome alternative to being stuck at home and usually represent the only daily or weekly activity seniors attend. *“The primary reason we started the seniors program is because we realized how isolated they were. And because they don’t speak English for the most part and brought here by their children, kept in isolation and without money; so we open our doors for them. They have an English class, a time of reflection, a healthy meal, an arts and crafts or other program, celebrate special events like Mother’s Day, Christmas. So they have chose to call this place my home, because to them it is like that. For them it is a home”* (K1:7).

Programs provide important opportunities for seniors to socialize, share information, brainstorm problems, make new friends, mentor others, and feel appreciated and welcomed. Through these unofficial and often unacknowledged activities, community agencies promote social cohesion, which positively affects the emotional health and wellbeing of newcomer seniors. *“When we go to community centre and get together, then we know about other cultures, other peoples, others problem. And we can share our talk with them. It is most important for our seniors”* (NS:22). Everyone we talked to desired more programming. Seniors *“would like the continuation of those programs because this is the only place we come together, and we speak the same language and we talk about our past history and everything else”* (NS:51). However culturally and linguistically important, community programming remains limited due to funding.

Through their academic, social, and cultural programming, faith, ethno-racial, and community centres promote newcomer senior incorporation. Newcomer seniors report feeling Canadian, in addition to feeling like Canada is their home. They feel as if Canadians are respectful of them and express being happy living in Canada. In short, communities build belonging.

2.2.5 Service Providers: Unsung Heroes

One of the central challenges of delivering settlement services lies in meeting the needs of a heterogeneous population. Senior newcomers vary by age (young versus frail elderly), gender, race, source country, language, literacy, culture, traditions, gender norms, religions, employment background, and economic security. Service providers are tasked with: teaching language to people with a wide range of understanding, preparation and need to learn; providing employment opportunities to both unskilled and highly skilled newcomers; accessing income supports for the qualified; applying for Ontario Disability Support Program (ODSP) for the disabled; offering elder abuse material to those suffering from minor to severe mistreatment; assisting the mildly depressed to those suffering from extreme social isolation; and adjusting housing advice depending on whether recent seniors' sponsorship has broken down to "house rich, income poor" seniors. The variation is endless and with an aging population, service delivery issues magnify.

Settlement agencies and community organizations meet the diverse needs of an increasingly vulnerable and aging population by being flexible in their service delivery, through specialized program offerings, and by adapting programming to changing client needs. Agencies hire language class staff with proficiency in languages of new senior immigrant populations. Organizations coordinate service delivery with other agencies and refer clients to appropriate services. Yet still, funding remains largely unpredictable and guidelines are subject to change.

Settlement workers, key to delivering settlement programs and providing support for newcomers, work in precarious jobs. Many settlement staff are hired on a contract basis for relatively short time periods. *"Seniors are precarious. Immigrants are in a precarious situation. And all the people serving them are in precarious situation"* (SP:2). While a few of service providers worked in organizations with full-time salaries and benefits, the vast majority were on short-term contracts. At the time of our interviews, they did not know if they would have jobs in six months.

The shift in government funding from "core or base funding" to "contract funding" further exacerbates precarity (Richmond and Shields 2004: 2). Agencies are now forced to address the growing demand of services, without adequate financial and human resources. In a situation of funding cutbacks, agencies now compete for scarce resources. A two-tiered system has emerged in which smaller organizations depend on larger, better resourced organizations to provide ancillary support services. While there is considerable cooperation within the sector and a number of community partnership networks have been established with local municipalities, non-profit agencies, business and police, resource competition can lead to agency rifts (Mukhtar et al. 2010; Omidvar and Richmond 2005; Richmond and Shields 2004; Sadiq 2004).

3. POLICY AND PROGRAMMING RECOMMENDATIONS

3.1 Income

1. Reduce the ten-year waiting period to qualify for OAS/GIS.
2. Provide a guaranteed basic income for newcomer seniors regardless of status or length of time in the country.
3. Government income support should take into account the rising costs for transportation, food, and housing.
4. Increase employment programs, internship, and volunteer opportunities for newcomer seniors.

3.2 Language

5. Continue to fund language classes specifically to help newcomer seniors learn the language in a comfortable setting that addresses their specific language needs.
6. Increase interpretation services, provided in person or by phone, in multiple languages at government-funded services and agencies.

3.3. Access to Information and Community Services: Navigation

7. Fund more workshops and information sessions on various topics, especially those on health, financial planning, government income supports, and technology.
8. Reconsider the accessibility of government websites to improve navigation and ensure that all community, ethnic, and faith organizations have up-to-date information.

3.4 Family Support

9. Fund more intergenerational programming in community agencies, such as information session on elder abuse and residential care options for senior immigrants.
10. Promote more intergenerational programs to combat ageism and increase respect for seniors and their families about financial abuse.

3.5 Transportation

11. Provide settlement agencies and government-funded community centres with transportation budgets so they can provide senior transit.
12. Introduce a type of “senior uber” service overseen by community agencies and staffed by trained volunteers to increase transportation options.
13. Allow government funding to be used to subsidize transportation costs to attend settlement programs.

3.6 Mental Health Support

14. Settlement agencies should promote culturally and linguistically sensitive programs that destigmatize and raise awareness of mental health issues among newcomers.
15. Have more friendly recreational activities that promote good physical and mental well-being.

3.7 Settlement Agencies and Providers

16. Increase funding for settlement agencies and ethnic community centres to guarantee adequate financial and human resources to ensure that the settlement needs of newcomer seniors are addressed.
17. Provide a secure and stable funding source for settlement agencies to prevent competition for funding, which may promote collaborations among them.
18. Settlement providers must provide cultural training (e.g., navigating life in Canada).

4. CONCLUSION

One of the central challenges of delivering settlement services lies in meeting the needs of a heterogeneous population. Senior newcomers vary by age (young versus frail elderly), gender, race, source country, language, literacy, culture, traditions, gender norms, religions, employment background, economic security, and length of residence. Service providers are tasked with: teaching language to people with a wide range of understanding, preparation, and need to learn; providing employment opportunities to both unskilled and highly skilled newcomers; accessing income supports for the qualified; applying for ODSP for the disabled; offering elder abuse material to those suffering from minor to severe mistreatment; assisting the mildly depressed to those suffering from extreme social isolation; and adjusting housing advice depending on whether recent seniors' sponsorship has broken down to "house rich, income poor" seniors. The variation is endless and with an aging population, service delivery issues magnify.

A social determinants of recent senior immigrant settlement perspective frames migrant settlement, not as an individual event, but rather as a collective capacity dependent on the material, social, and cultural resources available within the larger community facilitating integration. In our research project, we had the opportunity to talk to key informants and service practitioners who work in the settlement sector in Toronto, York Region, Ottawa, and Windsor. We also interviewed a wide range of newcomer seniors in order to ascertain their distinctive settlement challenges and the settlement services they access. We found that recent seniors constitute a heterogeneous group of seniors who vary widely by age, gender, race, income, education, linguistic capacity, source country, culture, and traditions. Providing settlement services to this diverse range of needs requires a flexible and adaptable system of program delivery. IRCC has addressed diversity of need and demand for adaptability by supporting an extensive network of non-profit organizations, newcomer settlement services, and multicultural non-governmental organizations who deliver settlement and integration services.

Successful as this system is, different groups of recent senior immigrants make different demands on the entire system. The majority of recent seniors are sponsored migrants who rely heavily on two pillars of settlement support: that provided by newcomer settlement agencies and ethno-racial communities as well as extensive support from their families and extended households. For recent senior immigrants, successful settlement and integration depends on the availability of services, strong families and households, safe, integrated neighbourhoods, spaces for cultural events and community recreation, lower levels of income insecurity, good governance, affordable housing, access to government income supports and social welfare policies (United Way 2019). Resources found in the larger society are ones newcomers access not only within the first five year of arrival but also over a lifetime and include opportunities for income support, quality jobs, good education, access to health services, decent housing, and meaningful social

networks (Ungar 2012). It is only through creating opportunities and resilient circumstances that recent seniors will thrive.

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