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Senior Immigrants from the Former Yugoslavia in Toronto: Access to Services and Community Connection

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SENIOR IMMIGRANTS FROM THE FORMER YUGOSLAVIA IN TORONTO: ACCESS TO SERVICES AND COMMUNITY CONNECTION

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**SENIOR IMMIGRANTS FROM THE FORMER YUGOSLAVIA IN TORONTO:
ACCESS TO SERVICES AND COMMUNITY CONNECTION**

Master of Arts
Immigration and Settlement Studies
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ABSTRACT

This paper concerns the availability and accessibility of support services for senior immigrants

from the former Yugoslavia, and the nature of their social networks and community capacity.

Interviews were held with 10 seniors from the former Yugoslavia looking into their experiences

of accessing services, community involvement and social connectedness. Seniors from the

former Yugoslavia belong to a community that is dispersed, small and lacking coordination and

organized leadership. For these reasons, seniors face challenges accessing linguistically and

culturally appropriate community support services due to a lack of information and limited

English language skills. Politics and religion appeared more salient to earlier waves of

immigrants from this region than to those who arrived in the 1990s.

Key words: Bosnian, Croatian, Serbian seniors; immigrants; ethnoracial diversity,
community support services.

Table of Contents

Dedicated to my grandparents,
my main inspiration for this study.

INTRODUCTION

The focus of my Major Research Paper (MRP) concerns the availability and accessibility of support services for senior immigrants from the former Yugoslavia, and the nature of their social networks and community capacity. The topic originates in my personal experience. My maternal grandparents, *nana* and *dedo,* came to Canada as sponsored family members in 1996 when they were 72 and 78 years old, respectively. While they were relieved to be close to their family after much displacement during the war in Bosnia, upon arrival in Canada they faced many difficulties in obtaining proper information about the social services they were eligible for, and they struggled to access community and health services that were culturally sensitive. In addition, they experienced a previously unknown sense of isolation, primarily due to language and financial barriers which, when compounded with the geographic dispersal of recent immigrants from the former Yugoslavia, resulted in great difficulties in meeting seniors who shared their language and culture.

I wondered what sorts of services and programs could have made my grandparents' transition to life in Canada less stressful. More generally, what could be done to improve the conditions of senior immigrants? In an attempt to answer this question, I consulted the professional literature on the subject only to learn that there was little systematic research on senior immigrants. As well, there is little research on seniors from the former Yugoslavia living in Canada. Existing literature suggests that senior immigrants in Canada continue to be systematically excluded from full participation in economic, social, political, and cultural activities (Neugebauer-Visano, 1995; McDonald et al., 2001; Durst, 2005) and that there seems

to be a marked difference between the presumed equitable availability and actual access to services (Neugebauer-Visano, 1995). At the same time, it is generally recognized that access varies across different groups of senior immigrants and across services. For example, Lum and Springer (2004) argue that effective senior support is a function of the level of "institutional completion" of seniors' primary "ethnoracial" community. In this view, certain emerging communities, such as the Caribbean community lack a sufficient financial, social and institutional 'critical mass', resulting in significant implications for seniors when it comes to service provisions.

This paper considers an important but insufficiently explored question: what obstacles do senior immigrants from a politically and religiously fragmented community face when accessing important community support services? The ex-Yugoslav community has grown markedly during the 1990s and one of the key research questions concerns the extent to which political cleavages and/or ethnic and religious identities from home country are carried over into Canada. Do these internal differences also create challenges in the design and delivering services to seniors on the side of providers?

To explore these questions, I will first discuss the theoretical frameworks of community capacity and social connectedness and their significance in the context of research on senior immigrants. This discussion will be followed by a consideration of the major issues in availability and accessibility of services for senior immigrants in Canada, focusing on structural barriers and community support. To examine the extent to which current policies and programs geared for seniors also include senior immigrants, I will consult the available stock of research on this topic, with a particular emphasis on the Greater Toronto Area (GTA). It is my hope that this research will open new research avenues on such an important, but largely neglected topic.

I will then turn to my research design which includes a series of interviews with seniors from the former Yugoslavia living in the GTA. As Clews (2005) suggests, the narratives of seniors are particularly valuable for policy makers and human service providers in terms of identifying agendas and providing information that is not readily accessible to seniors. Following an extended discussion of my main findings, I will conclude with a set of recommendations aimed at policies and programs for senior immigrants from the former Yugoslavia, as well as other senior communities with similar internal divisions. One goal of this paper is to help promote senior immigrants' well-being and minimize their marginalization in Canadian society. In my view, the fulfillment of this goal is contingent on the coordinated action across multiple levels of government, various service agencies, as well as upon the engagement of senior immigrants themselves.

LITERATURE REVIEW

Social and political context

The former Yugoslavia was a multinational federation of six constitutive republics: Bosnia and Herzegovina, Croatia, Macedonia, Montenegro, Serbia and Slovenia. A socialist state, Yugoslavia officially "separated" politics from religion and ethnicity; diversity was celebrated and widely regarded as a key success of the modern Yugoslav project. With the end of the Cold War and the advent of democratization, Yugoslavia collapsed. The disintegration of the country was accompanied by a series of wars which began in Slovenia in 1990 and ended in Kosovo in 1999. The causes and effects of these events constitute a complex topic explored in a vast literature across social science and humanities (Ramet, 2005).

What matters for this paper, however, is that the disintegration of Yugoslavia resulted in the spectacular movement of people. For one, the outbreak of war in Bosnia in 1992 created what is often seen as Europe's largest refugee crisis since World War II (Ljubisic, 2004). Millions left their homes and thousands arrived in Canada. According to Citizenship and Immigration Canada (2004), the former Yugoslavia, Bosnia and Herzegovina and Croatia have been within the top ten source countries of permanent residents (including both immigrants and refugees) in the last ten years.[1]

The implication of these immigration patterns has been to create a community characterized by different waves of immigrants paralleling the different conflicts and by varying ethnic and religious backgrounds –the source of conflict. The relevance here is to explore whether these patterns have an impact on settlement and access to community support services.

Demographics

Senior services are varied and continuously increasing in order to answer the demand of Canada's aging population. In 2001, 1 Canadian in 8 was 65 years of age or over. The seniors' population in Canada will increase from 3.9 million to 5 million by 2011. By 2041, it will increase to 23% of the total population (Health Canada, 2002, p.3). The foreign-born population is older than the native-born: about 18% of immigrants were aged 65 or older, compared with only 11% of the Canadian-born.

Contemporary Canadian society is among the most diverse in the world: the 2001 Census lists around two hundred ethnic groups. Among the immigrant population, 68% of all immigrant seniors are originally from Europe and 19% come from Asia (one in five) (Durst, 2005a, p.8).

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[1] For a comparative overview of the top source countries and recent immigrants in both Canada and the GTA, see Appendices I and II.

This development is the result of a change in immigration patterns since the 1960s, when the trend of admitting immigrants from Europe shifted to one admitting people from all over the world, especially Asia. Although much is known about the overall immigrant population, relatively little research has been conducted on immigrants who have grown old in Canada (Wu and Hart, 2002).

Key concepts

Community capacity and social connectedness

Lum et al (2002) identify aspects of community capacity as measurements of the degree of inclusive participation, sense of community, shared core values and the presence of well-organized community organizations. Social connectedness is crucial for seniors' well being and is defined through the social contacts and interactions seniors have with others (Cranswick and Thomas, 2005; Lum et al, 2005).

Community capacity is dependent on the extent to which a given community can be described or recognized as "institutionally complete". Breton (1964) explored the notion of institutional completeness as an important factor of social integration of immigrants, observing that those communities which are institutionally complete are able to offer a wide range of culturally and linguistically appropriate resources to their members, strengthening their overall cohesion and identity in their new environment.

Lum et al (2002) identify social capital, social networks, and social cohesion as the key concepts underlying the development of community capacity. According to Putnam (1993), social capital refers to the social organization of trust, norms, and networks, which can improve the collective efficiency of society by facilitating coordination and cooperation for mutual

benefit. Rich and dense social networks of organized reciprocity and solidarity facilitate coordination and communication, and, according to Putnam, seems to be a precondition for economic development. However, Lum et al. (2004) observe that Putnam's concept of social capital and dense social networks is limited insofar as it focuses on norms and trust and thus obscures the notions of power and class hierarchies.

The concept of social cohesion concerns shared values, commitments and challenges that come with membership in a community (Jensen, 1998). Jenson breaks the concept into its main dimensions: belonging, inclusion, participation, recognition and legitimacy. Lum et al (2002) find this definition problematic since it is not clear how the process of social cohesion explains broader, national-levels of cohesion. The authors also note that the explanations of social capital and social cohesion, as aspects of community capacity, tend to ignore the existence of unequal power relations on a broader level, as well as unequal access to social resources. As I discuss below, this is crucial when analyzing inequalities within different communities. Communities with a high degree of institutional completeness have the capacity to assist and provide services for their seniors. However, seniors belonging to communities with less capacity have a reduced access to services, thereby diminishing their sense of well-being and independence.

Senior immigrants

"Senior immigrant" is a term requiring more exact definition. In general, immigrants are usually classified by four 'categories of entry': permanent and family reunification-seeking immigrants, immigrant workers, undocumented or 'illegal' immigrants, and asylum-seekers

6

(Myers, 2004, p.26).[2] In the Canadian case, immigrants fall into different 'classes,' usually either the family class or economic class. As for refugees, i.e., those asylum-seekers who succeed in obtaining asylum, they arrive to Canada in one of the three classes: "assisted," "sponsored" or "asylum." Eventually, these immigrants are accepted by the country as settlers and future citizens.

Senior immigrants can be defined by age as immigrants 65 years old and above. Here, 'senior' is the preferred adjective, but it can be used interchangeably with 'elderly' and 'aging', reflecting the extant literature. Senior immigrants cut across the above classes with two caveats. First, senior immigrants are not migrant workers at the time of entry. Second, this paper does not look at undocumented senior immigrants to Canada. The focus, therefore, is on senior immigrants to Canada that belong to family, economic or refugee classes of immigrants.

The age of immigrants has a number of implications. Douglas Durst (2005b) makes a distinction between two "sources" of senior immigrants. According to Durst, different classes of immigrants and refugees arrive under different circumstances (language, age, ethnicity, financial support, and education, among others) and may have different social and health needs. Durst explains that one source of elderly immigrants are those who arrived under the economic class many years ago as working-age adults, had established families and careers with time, and are most likely involved in their communities. The second group is the elderly who immigrated to Canada as "seniors", who usually arrive under the family class, sponsored by their children or grandchildren. These recently arrived immigrants face a number of issues, most notably, lack of English or French, social and financial dependence on their immediate family members and possible social isolation (Durst, 2005b, p.34).

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[2] Note that there are no reliable data on undocumented immigrants to Canada or other receiving states.

7

Barriers to Accessing Services

The following literature review suggests that senior immigrants in Canada continue to be systematically excluded from full participation in economic, social, political, and cultural activities. All senior immigrants arguably deal with a set of barriers that adversely affect service accessibility. Wytik and Reyes (2005) identify some of these:

1) communication (language, cultural and informational barriers),

2) family support (dependence on younger relatives for financial support),

3) social support (loss of friends, lack of appropriate and culturally sensitive recreational groups),

4) financial challenges and family changes (many senior immigrants arrive under the 10-year family sponsorship agreement that precludes their access to many resources and as a result, may affect intergenerational relations)

5) community resources (lack of information regarding community resources) (p.38).

Below, I focus on the barriers concerning the gap between availability and accessibility, the imbalance of community service provision, cultural barriers, as well as the organizational and structural components of access.

Availability vs. Accessibility

There is a marked difference in presumed equitable availability in comparison to the actual access to services that is available to senior immigrants, as Robynne Neugebauer-Visano (1995) explains on the case of the provision of services to senior immigrants in Canada:

[I]t is important to differentiate between availability and access. Availability simply refers to the presence of provision of a specific service. Access relates to the actual

delivery of a service to the consumer. What is often presented as available may in fact be inaccessible. (p. 155)

Two key questions are explored in this section providing the context for the later analysis of experiences of seniors from the former Yugoslavia. 1) What barriers do senior immigrants face in accessing services? 2) How can we bridge the availability-accessibility gap so that the 'equal access, equal benefit' principle turns into actual practice? At the source of the problem of the availability-accessibility gap is an inadequate conceptualization of the senior immigrant population.[3] For example, all seniors are aggregated into one population group. Even when a differentiation between the immigrant and non-immigrant senior population is made, senior immigrants are treated as a homogenous group leading to "reductionism and generalization" (Durst, 2005a, p.4). What is needed, therefore, is a targeted approach, which recognizes the varied needs and histories of different sub-groups of senior citizens, as well as differentiation within these groups.[4]

The first problem of aggregation is reflected in policy blindness to senior immigrants. Maurier and Northcott (2000) note that most government funded programs are implemented with the 'mainstream' Canadian-born senior in mind (p.14). In other words, although mainstream agencies by definition offer senior services to everyone on an equitable basis, this is not always the case. A culturally sensitive approach to helping senior immigrants may be lacking. To be sure, the lack of a culturally sensitive approach is not a concern for the immigrant population

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[3] Just as research on immigrants does not include aging as an important factor, there is no adequate research on aging immigrants included in the studies of senior Canadians (Durst, 2005a). Further, studies of family-class immigrants are somewhat neglected, as Liu and Kerr (2003) argue. While Canada has narrowed the range of people that qualify for family reunification (primarily due to economic slow-downs and the perception that the senior levels of immigrants are contributing insufficiently), it has resisted the trend of other immigrant-receiving countries to restrict family-reunification policy, at least compared to other receiving states (Thomas, 2001, p.20).

[4] Scholarly literature insufficiently analyzes internal differences among ethnic communities. In the case of Chinese community, Wang and Lo (2004) note that many studies either lump all the Chinese together or examine subgroups separately without cross comparisons, thus bypassing the importance of diversity among sub-groups of Chinese immigrants.

9

only. Many Canadian-born seniors who differ from the mainstream face difficulties resulting from cultural insensitivity and racism, but ethnoracial minorities among the senior immigrant population are especially vulnerable.

The second problem of aggregation concerns the failure to account for the so-called 'age at immigration.' In other words, policy planners tend to aggregate senior immigrants into one category without distinguishing the age at the time of the immigrant's arrival. Senior immigrants who came to Canada in 1997 comprised 3% of immigrants (McDonald et al, 2001, p.1).[5] Clearly, immigrants who immigrated early in life and aged in Canada mostly likely have different experiences than those who recently arrived.

Community Support

The idea and practice of the post WWII welfare state is to offer benefits including health and social benefits to citizens as a matter of right. Benefits from the welfare state are provided through a combination of public and private, non-profit third sector services. Community service agencies are examples of functional providers of support services. Community service agencies provide (mostly) non-professional services to individuals living in the community. While the majority of users are seniors, people with physical disabilities and families of children with long-term care (LTC) needs also use community services. Services include day programs, social activities, English as a Second Language (ESL) classes, transportation, home help, homemaking, client intervention and assistance, meals on wheels and much more. Community agencies are funded mainly by different levels of government with the provincial government providing the largest share, and to some degree, by foundations and charities (e.g., Trillium, United Way),

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[5] More than 90 percent of all immigrants aged 65 and over come as family members of Canadian residents (Novak and Campbell, 2002).

private donors, fund raising and minimal user fees. Some community agencies deal exclusively with seniors. There are currently more than 1200 agencies offering such services throughout Ontario (Maurier and Northcott, 2000, p.129).

A number of ethno specific agencies may provide linguistically and culturally appropriate services to seniors belonging to well-established communities. Examples include agencies serving seniors belonging to Chinese, Italian or Jewish communities. According to Lum and Springer (2004) institutionally complete ethnoracial communities have greater capacity and "social capital" to support their senior members as compared to emergent immigrant communities. Institutionally complete communities, such as the Chinese or Italian communities, are able to provide resources such as donations, professional expertise, and volunteer time in order to support seniors and ethno-specific agencies. In the case of Chinese seniors, the availability of an institutionally complete community helped strengthen social links and connections that "formed the grapevine for information about services and programs" (p. 3) despite their lack of English language skills. In contrast, smaller size communities, such as the Caribbean community, have limited opportunity for the development of the institutions that could provide services to seniors reducing the capacity to socialize and reinforcing their relative isolation. One report indicates that many smaller communities are under-resourced in organizational infrastructure, community building and service delivery capacity. Such inadequate supports are further fracturing coordinated planning activities, creating parallel efforts by multiple small organizations (Howarth, 2004, p.4).

Some agencies have few networks of service providers with which to collaborate (Howarth, 2004, p.5). Sadiq (2005) also argues that the "spatial mismatch" between the service providers and immigrant communities "is largely attributable to the budgetary and social service

cuts of the mid-1990s, combined with the increased suburbanization of newcomers" (p.2). One study found that some agencies offer services that are simply not designed for newcomer seniors because of the assumption that their children take care of them based on the sponsorship agreement (McDonald et al, 2001, p.12).

Race, Ethnicity, Gender, Class

Cleavages and identities are doubly important concepts for this paper. First, they refer to the question of "internal differences" introduced above. The ex-Yugoslav senior immigrant community is divided among ethnicity and religion, among other axes of difference. Second, issues of race, ethnicity, gender, and class can be added to the list of obstacles to accessing community support services in general. For example, immigrant seniors who are members of an ethnocultural minority may face different issues than senior immigrants who do not belong to a visible minority (National Advisory Council on Aging, 2005).

The idea of ethno-racial immigrants suggests that they are set apart from the majority. Ethno-racial immigrants can face challenges that leave them at risk of being marginalized [6] (National Advisory Council on Aging, 2005). Second, and related, the experiences of older female immigrants tend to be further complicated by gender, race and ethnicity. Studies show that women of racialized backgrounds are the most vulnerable when it comes to accessing appropriate health and social services. The reasons for this are multifold. Greater poverty, illiteracy, lack of English and transportation barriers are only some of the barriers that immigrant women have to face (Olson, 2001, p.14).

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[6] Research suggests that there is a correlation between the shift in source countries, namely non-European visible minorities, and increase in poverty among immigrants (see Omidvar and Richmond, 2003).

As for family and community support for senior immigrants, culture plays an important role. Yet, the ways in which culture affects this sector is often poorly understood. For example, there is an expectation that seniors from 'minority' communities will be taken care of by their families. This view is in part supported by statistics: 16% of immigrants live in multi-generational households as opposed to 6% of Canadians (Liu and Kerr, 2003, p.6). This data is misleading however, as the patterns of family support greatly vary among minority communities (Keefe et al, 2000). In other words, not all minority communities show a high tendency to provide so-called family co-residency for their elderly members. Second, the higher degree of family support is more often a function of class and income, not ethnicity (Keefe et al, 2000). Senior immigrants who immigrated in the independent class tend to live outside their families. In contrast, those who immigrated via family reunification schemes tend to opt for co-residency (in the most common scheme, adult children who sponsor their parents are financially responsible for them for ten years after they arrive in Canada). Thus immigrant class, more so than ethnicity, determines co-residency patterns.[7] For policy planning purposes, it is therefore misleading to assume that senior immigrants from minority communities will be getting support from their families. They, like the rest, have needs that can sometimes best be met in organized supportive services and programs (Brotman, 2003, p.209).

Structural barriers

Finally, I should like to mention the structural problems that are endemic to the public service. Robert Doyle (1995) argues that organizational components of access are problematic in

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[7] Note that there is little research on the quality of family support. For example, in the sponsorship period of ten years, parents tend to provide household labour to their adult children. See National Advisory Council on Aging (2005). Whether and how this tendency to work for their children interferes with the specific needs of immigrant seniors is an open question.

that they are not compatible with the actual needs of senior immigrants. Some of the problems include the complex bureaucratic nature of the service system, a lack of understanding of rights and entitlements among senior immigrants and the geographic distance between people and services (p.170). Overlooked in most of the current literature, however, is the issue of gaps and overlaps in the provision of social services to senior immigrants.[8] While federal and provincial programs generally provide short-term transitional settlement services through core and project funding for non-governmental organizations (NGOs), municipalities are often faced with the longer-term effects and costs of a lack of support for crucial services (Howarth, 2004; Papillon, 2002).

The issue of gaps and overlaps directly affects the availability of services as a resulting duplication in programs means that resources are used inefficiently. It also affects accessibility because it creates confusion among the target population. Indeed, many ethno specific agencies operate simultaneously, sometimes offering the same services. Often within the same service sector and even within the same community, there are significant overlaps. Agencies indicate a lack of coordination or at least of information sharing. In fact, it seems that where information sharing does take place, it rarely extends to the level of coordination, and in some cases there is rather a degree of competition (Doyle, 1995, p.179).

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[8] While there is little research that identifies the structural problems within the services directly provided for senior immigrants, research has been done on issues concerning immigrant-serving agencies in general, particularly in the context of funding, settlement policies and services (see Howarth, 2004; Richmond and Shields, 2004; Sadiq, 2005).

METHODOLOGY

The interview sample and process

This study explores the experiences of 10 seniors from the former Yugoslavia living in the GTA. Informants include immigrants from Bosnia, Croatia and Serbia and Montenegro[9]. Seniors' age and the time frame of arrivals were used as criteria for selecting participants. Participants had to be older than 65 and to have arrived in Canada between 1991 and 2001 to capture those who came during the period of the civil war in the former Yugoslavia. While many came as refugees, a number of these immigrants were sponsored by family members who themselves had immigrated to Canada in the early 1990s as a result of the civil war.

Seniors were recruited in several ways. Recruitment posters were placed on the bulletin boards of several agencies serving immigrants that also cater to immigrants from former Yugoslavia. Posters were presented in both English and Bosnian/Croatian/Serbian[10], explaining the purpose of the study. In addition, potential participants were identified through a community worker employed at an agency serving immigrants, word-of-mouth communication, and the snowball technique.

Interviews were conducted between mid-July and mid-August of 2006. All participants were provided written informed consent, which was translated into Bosnian/Croatian/Serbian.

They were assured of confidentiality and the voluntary nature of the interviews. In addition, seniors were assured that their participation in the study would not affect their involvement with any community-based organizations nor access to social or support services. To

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[9] During the research phase of this project, Serbia and Montenegro were still part of a loose federation. In addition, Macedonian and Slovenian senior immigrants were not considered for this study due to significant language differences.

[10] The term Serbo-Croatian has fallen into disuse since the disintegration of the former Yugoslavia and/or is considered controversial. I use Bosnian/Croatian/Serbian as the increasingly popular alternative. The term is propitious as it reflects the diverse ethnic backgrounds of participants; some participants insisted on calling the language either Bosnian or Croatian or Serbian. It is safe to say that all three languages are almost completely mutually comprehensible.

avoid any discomfort, interviews were conducted at a place that was convenient, safe and comfortable to seniors, either in their apartment or in local coffee shops. It should be noted that in the absence of a sampling frame with complete lists of seniors from the former Yugoslavia, there is a bias that interviews will likely not capture the experiences of the more fragile and isolated seniors (Lum et al. 2002). Generalizability is not the primary objective of this research and hence, the sample need not be random.

The participants were interviewed using a semi-structured questionnaire, which was divided into three themes: personal characteristics, access to services, and experiences living in Canada. Questions were often open-ended in order to allow participants to share their experiences. Questions concerning access to services, seniors' physical health and daily activities were derived from two different sources and adapted for this study (See Lum et al, 2005; McDonald et al, 2001). Interviews were conducted in person in Bosnian/Croatian/Serbian, languages of preference for all participants, and lasted approximately 60 minutes. Interviews were audio-recorded and subsequently transcribed and translated.

I should like to note that my own background as a fellow immigrant from the former Yugoslavia may have had some bearing on the dynamics of the interviews. Immigrating to Canada from Bosnia some twelve years ago and coming from a mixed Muslim and Christian family background might have made it easier for participants to openly discuss about personal issues. Although my study may be limited in scope, my belief is that the ideational barriers cannot be studied with statistics and by way of simplifying assumptions. What is required is in-depth qualitative research. This paper is the results of one such attempt.

FINDINGS

Personal Information

In total, 5 females and 5 males participated. The main reasons for coming to Canada were to escape war and to be closer to children and grandchildren. Other salient characteristics include the following:

- 1 was Bosniak[11], 6 Serbs, 1, ethnic German and 2, Croats[12]

- 2 participants were government-sponsored refugees, 6 came as family class immigrants

- 8 lived in the City of Toronto; 2 lived in Oakville

- 7 participants were married; 3 were widowed

- All participants used to be employed full-time in their home countries

- 2 had high school diplomas; 3 had college education; 4 had University degrees and 1 had a Master's degree

- 9 participants rated their English speaking skills somewhere between poor and fair; 1 participant assessed hers between fair and good

- 5 respondents said their English reading skills were between poor and fair; 3 said their skills were good; 2 had no reading skills

- Writing skills were the worst for most of the participants; 5 seniors could not write in English, while 4 participants assessed their writing skills as poor. Only 1 rated her writing skills as good

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[11] Bosniaks are sometimes also referred to as Bosnians or Bosnian Muslims. The term Bosnian is somewhat problematic, as it is used to denote all inhabitants of Bosnia regardless of ethnic origin (i.e. not only Bosniaks, but also Serbs, Croats or any other group in the country).

[12] The ethnic backgrounds of participants were only indicated for the purposes of examining their involvement with Bosnian, Croatian or Serbian community organizations.

Table 1
Overview of participants' personal information

Name*:	Country of Origin**:	Age	Years in Canada	Living Arrangements:
Jasmina	Bosnia	65	11	Shares social housing apartment with husband
Luka	Bosnia	74	10	Shares social housing apartment with wife
Ana	Bosnia	74	9	Lives alone in social housing
Ivan	Bosnia	69	7	Lives in a rental apartment with wife
Elena	Bosnia	66	10	Lives in a condo with her son
Drago	Bosnia	67	7	Shares a rental apartment with wife
Julia	Croatia	66	6	Lives in a condo with her son
Danilo	Serbia	73	9	Shares social housing apartment with wife
Dana	Bosnia	69	11	Shares social housing apartment with husband
Marko	Bosnia	71	11	Shares social housing apartment with wife

*All names have been changed

**Note that for some participants the country of last residence was different than that of their country of origin. Jasmina and Elena lived for some time as refugees in Croatia, while Luka, Ana and Drago lived in Serbia as refugees

Emergent Themes

Analysis of the data collection and patterns of seniors' experiences revealed 5 recurrent themes. They included: 1) access to social services; 2) connection to the community; 3) volunteerism; 4) ESL classes; and, 5) perception of one's immigrant status. The last theme was

unexpected. Almost all participants did not perceive themselves as marginalized either as seniors nor immigrants. While all participants experienced considerable barriers in accessing services and wished that they were organized better, all of them also expressed deep gratitude to the Canadian system for accepting them and bringing normalcy to their war-affected lives.

1. Access to social and community support services

When it comes to accessing services, 6 out of 10 participants noted that they mostly obtained information through friends and family. Almost all of the participants noted that they used and relied on several Bosnian/Croatian/Serbian-speaking counsellors throughout the GTA and found them very helpful. Interestingly, several seniors remarked that they only went to the counsellors for more complicated issues; otherwise, they didn't want to bother them, since the counsellors were "overworked anyways". Instead, they relied on their family and friends, primarily for interpretation service.

Out of 10 participants, 8 felt that they still needed to improve their English, in order to be able to take part in the mainstream senior programs and acquire better and more reliable information. Jasmina repeated on several occasions that although she would love to be more involved with "Canadian" organizations, her lack of English prevented her from doing so. Others had similar experiences:

- *"…Well, I think that our disadvantage is the lack of English, which doesn't allow us to join some Canadian or major organization for seniors here in Canada. They have everything. I see in our building, those Canadian seniors have everything, free transportation, senior programs...The problem is the language. If seniors from our region were to join a major senior group, we would be able to practice English and speak it better. Second, these groups have a number of organized services for seniors, I heard it that they have wheelchair access, better health access, they have all of this all the time. They seem to be really well connected and well organized".* (Ana)

19

- *"…Lack of English is the biggest limitation... Not knowing the language for me causes me most stress. When I watch TV, I can't figure out the news, which frustrates me….I never use Canadian organizations. If I knew the language, I would take part"*. (Ivan)

Acquiring reliable information is crucial for seniors' quality of life. Yet, without the language capabilities, many seniors felt they were not able to access services that were available to "Canadian" seniors. As Kremla (2002) states, "language is and remains a central point of integration in a sense that it enables a person to reclaim a self-determined life in a new environment (p.4).

Most of the participants found that in addition to the lack of English, general lack of information hindered their access to services. When asked whether they have been taking part in any senior programs, participants were either not familiar with any programs or had found them by coincidence or through friends or family.

- *"…We don't use any programs. We don't know about any, and we don't speak the language…"* (Ivan)

- *"...We were very involved with our grandkids, so we haven't really participated in any of the programs. Now that they are older, we are planning to go out a bit more, get involved. Don't get me wrong, this is all because we wanted to. We are very close to them, they really love us and we take care of each other…"* (Janko)

- *"…When we first came, we couldn't pay for medicines, even though we didn't have to. We just didn't know that we had that available…Also, when we moved to our current place, we were eligible to get money for the move, but we didn't know that at that time. After we found out, it was too late. That would have been helpful to have known, these one-time things…"* (Jasmina)

- *"…Nobody informed me about any of the "Canadian" organizations. Nobody invited us and I wasn't able to find out anything about them. I would love to go to any of these events or programs if only someone could inform me about them and show me where to go."* (Luka)

Many seniors noted the lack of information available in Bosnian/Croatian/Serbian:

- *"…We really want to have more information. It would have been really useful if, when something as important as elections or census happen, that we could get some*

information in our language. That would be really helpful. Here in the building, we have a bulleting board, and there are always notices in Korean, Chinese, Ukrainian and Polish, but we have never received any information in Serbian." (Marko)

- *'…Even when I watch Serbian TV, when it's on every once in a while, some of their programming is in English! I read the Serbian newspapers, and their ads are in English. What's the use then?* (Ivan)

Some participants, notably female seniors, noted the lack of social participation because they were taking care of grandchildren. Senior immigrant women who joined their families in Canada often take on the role of caregiver to their grandchildren – a role that can result in further isolation (National Advisory Council on Aging, 2005).

2. Community connection

When asked how strong was their support network that helps them deal with most of their needs, 2 participants rated their support network as excellent, 5 as moderate and 3 as poor. Most seniors relied on closest family and friends, but wished that their support network was stronger.

Seniors were also asked whether they take part in any Bosnian/Serbian/Croatian organizations. While most participants stated that they would go to a community church or a mosque during major religious holidays a couple of times a year, most of them observed several issues with organizations that are drawn along ethnic lines.

- *"…You see, this old immigration, which came here decades ago, they had skipped years of a good life that we had experienced back in the former Yugoslavia…and I refer to both Serbs and Croats. They have their own picture at how things should have been, they are against that regime....What can I have in common with someone who had escaped a system that I loved? I have nothing to talk to that person. So, we don't go to any of these things. We may have gone to a picnic here and there, but there is nothing you can talk with the old immigration."* (Marko)

- *"…There are two Bosnian centres that I went to, but didn't go back. These people that organize these events came here a long time ago and they weren't very friendly. They complain about us, newcomers and how we take their money. If I could choose, I would*

have stayed in my own house back home, but I don't have anything left there. But Canadians, they are really helpful." (Jasmina)

- *"…We don't go to any of our organizations. We are not interested nor do we want to take part. Sometimes I go to church, just to light up a candle in memory of my family, and my husband doesn't even want to go inside."* (Dana)

- *"…I refuse to go to places that are ethnically divided. I don't like making any divisions, and I don't even like telling people what my ethnic background is. Why is that important? We've all suffered because of that anyways*. (Elena)

Keel and Drew (2004) report that certain newcomers in Perth, Australia are not welcomed by the community groups which are mostly drawn along religious or ethnic lines and were established by immigrants who had arrived in the years after World War II.

Similarly, other participants noted that they avoid attending most of the events organized by Bosnian/Croatian/Serbian organizations in order to avoid political confrontations. Taking into the account the relatively recent, very complex and devastating politics of ethnicity in what was once Yugoslavia, person's ethnicity and identity will impact their associations with organizations or groups (Keel & Drew, 2004).

Many participants were of the opinion that they would rather look past the differences and continue socializing, regardless of the ethic or religious background:

- *"…Everyone here has their own story. Everybody that came experienced the war in a different way and has a different opinion about what happened there. But if you ask me, we are all the same people, and we all went through the same thing."* (Dana)

- *"…I try to avoid talking politics at all times. We all came here as refugees and have the same problems here, so let's not complicate who is of what background. What happened happened."* (Ana)

Six out of 10 participants are members of a community organization that caters to seniors from the former Yugoslavia[13]. The organization is multi-religious and multiethnic whose mandate is to prevent isolation of seniors by organizing social gatherings and informative workshops.

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[13] For reasons of confidentiality, this organization is not named.

Unfortunately, the organization functions with almost no funding, relying on few volunteers and a very devoted coordinator.

All of the participants who are also members found this organization very useful, reflecting their need to socialize with people from the same region, regardless of their ethnic or religious background:

- *"…The only place I go to is this organization because everyone is equal here, there are all kinds of backgrounds and that suits me just fine. Actually, it's just like Canada, so much diversity and everyone is equal. I don't go to any other ethnic organizations, because I don't belong there, I can't be a nationalist".* (Julia)

- *"…I've never made any distinctions among people, political or national. At these meetings, we all come from different backgrounds. I met some really good friends there, Muslims, Croats, Serbs… we are all helpful and nice to each other. Nobody makes a distinction…"* (Luka)

- *"…These events are probably the best activities still. This organization definitely needs to establish itself, and if it does, it will be even better…These field trips are so nice for getting together".* (Elena)

3. Volunteerism and Participation in Voluntary Associations

Participation in the voluntary organization did not seem to be a strong point among the participants. Only 2 out of 10 seniors were formally involved in voluntary associations. Drago, 1 of the 2 active volunteers, had a Masters degree in Agronomics in his home country. Upon arrival to Canada, and with almost no knowledge of English, he got involved with numerous programs, including the FoodShare program, City of Toronto's environmental programs and the Children's Garden and Exploring Toronto Programs, accumulating over 800 hours of volunteering in the last four years and many accolades and recognitions for his activities. Drago explained his volunteer participation as follows:

- *"…When we came here, we needed time to adapt and that took a while. We felt like we had just been thrown into this country at this age….but this has helped me a lot, the fact that I got involved with volunteering…In our culture, this volunteering culture doesn't*

exist. They think something is wrong with you. I realized immediately after I came here how much volunteering is important here, so I got involved."

Drago acknowledged that volunteering has helped him improve his English, meet new "Canadians" and renew and refresh his knowledge and passion for his former profession.

On the other hand, although perceived as a positive and very useful social activity, many participants regarded volunteering as too complicated due to transportation or lack of community connectedness:

- *"…As far as volunteering goes, I am not sure about that, I would need a car. We are not really connected well with others, and that's too bad. I hope we get to do that more this year".* (Danilo)

4. ESL classes catered to seniors

All participants emphasized that while getting free ESL classes during the first year upon their arrival to Canada helped them acquire basic English, they had to face many issues regarding the curriculum, timing and scheduling of the classes.

Thinking back on her first year in Canada as a refugee, Jasmina spoke about the challenges she and her husband faced when they were learning English:

- *"…I took lessons for 14 months, but there was very little use. What can I say, I had so many things on my mind, I came to Canada traumatized after all that had happened back there, so trying to learn English was very hard. I tried, but couldn't concentrate. My husband was exempted after two months, he couldn't take it. He was so ruined mentally after coming to Canada, he took it so hard when he couldn't learn something, that he cried every day after school, like a small child."*

When asked whether she would like to continue taking ESL classes, Jasmina answered that she would but couldn't afford them, since she would have to pay for them now. Others confirmed that now when they felt ready and more comfortable taking ESL classes, they either could not afford it or were not sure where to look for them.

Several other participants expressed similar experiences and challenges with learning English:

- *"…The early period in Canada was extremely hard for me...Even with school, the first couple of ESL levels were fine, there were different age groups, but then the further I went, it seemed that the younger the people were. All these young kids attending classes with me…I felt so lost, I felt I didn't belong there."* (Elena)

This narrative resembles a study of the elderly refugees in Europe, in which it was revealed that when it comes to the language instructions, "there is no systematic assistance for the elderly who have a different pace of learning, and placed together with younger refugees, simply feel ashamed" (Kremla, 2002, p.4). The experience of being uprooted from one's homeland, having a poor understanding of the host culture (e.g., facing language barriers) can contribute to isolation and alienation (Wytik and Reyes, 2005, p.39).

In addition, the ESL curriculum seemed to be problematic for seniors. Most of the classes were catered to working-age immigrants, who had already had a certain amount of exposure to the language:

- *"…We, as seniors, should have a different content when it comes to learning English. All of these language classes are aimed for young people, who are looking for work…Most of the people who come to Canada have already learned some English, that's been happening worldwide now. But my generation, especially those from Eastern Europe, we have no knowledge of English, and not only that, but most of us learned Russian as a second language."* (Julia)

Several participants have noted difficulties of finding the right location and schedule to continue attending ESL classes. Many are occupied with taking care of their grandkids, while others find it difficult to attend classes due to their fragile health:

- *"…I used to take ESL classes, but then I had to start taking care of my grandkids. We will try to go somewhere on Saturdays here in the neighbourhood, if we can find something."* (Drago)

- *"…I am not able to attend ESL classes, because I get sick easily."* (Marija)

- *"…I am planning to see if I can find some ESL classes in the neighbourhood this September. Because of my severe heart condition, I have to be really careful with how far I can go, especially during the winter time or when it gets really hot in the summer. I'll have to find out more about it…"* (Danilo)

5. Should they be complaining?

What came out from almost all participants is that, aside from all the hardships that they have gone through, they all made it known that they were grateful to Canada for giving them a second chance to have a normal life. To be sure, none of these statements were prompted as interview questions, rather, they were always brought up by the participants themselves:

- *"…Some people complain how they get very little money, but I say, I thank this country for giving me anything at all. I never even worked here, I almost feel embarrassed for taking their money, seriously…"* (Jasmina)

- *"…The system here in Canada, from what I've seen and heard so far, functions well. There is an order to everything, and that is great. I've never worked here, I've never earned any money, and now I am getting pension, and this means a lot that this country can offer us that. I am thankful for that. I can't say I have enough, that's for sure, but what I have covers basic needs."* (Ana)

- *"…I don't really know what else I would be asking for. This country gave us enough that we can live on and we are satisfied. If they can give us something more, that would be great, but you know our people, after what we went through, we can adapt to anything, so anything we get is good. Especially us old people, we don't need much at this age. I used to drive a car for 25 years back home, now I ride a bike, and so what? You have to adapt and you know what, I don't really need a car."* (Luka)

When asked to rate their level of satisfaction with their life in Canada all of the participants said that taking into account the circumstances under which they came, they were fairly satisfied living in Canada. Indeed, given that most of the respondents came to Canada as a result of devastating effects and displacements during the civil war in the former Yugoslavia, the above statements should come as no surprise. What is surprising is that most of the literature on lived experiences of senior immigrants does not include such insights. Influenced by the existing literature, I, for one, did not expect such words of praise for Canada and its system.

DISCUSSION

The insights of the 10 seniors who took part in this study reveal a complex idea of community capacity and access to social and community services. Seniors face barriers that include, but are not limited to, linguistic/informational and cultural barriers. Absence of community capacity or "institutional completeness" (Breton, 1964) also have an impact on seniors' well-being.

Recall that the main objective of this MRP was to explore the obstacles senior immigrants from a politically and religiously fragmented community face when accessing important community support services. An important question was whether political cleavages as well as ethnic and religious identities carried over into Canada and whether these internal differences also created challenges in designing and delivering services to seniors on the side of providers.

Before I start analyzing the data shown above, let me outline the limitations in the research design and its execution. The small sample analyzed in this study is a first and obvious limitation. It reflects the challenges in data collection. Many potential informants were distrustful of the project, fearing that their participation may affect their pension or services that they are using, despite reassurances that this would not be the case. In addition, due to time constraints, adequate sample representation based on the variation in demographic factors was limited. For this reason, factors such as income and health issues were not discussed in more detail, limiting the scope of the findings.

Significance of internal cleavages

Interestingly enough, politics and religion mattered when relating to earlier waves of immigrants. More recent senior immigrants did not wish to participate in organizations established by earlier waves because they were seen to be exclusive, based on religious and ethnic differences. This resembles Ljubisic's (2004) observations of the former Yugoslav community in Montreal and their desire for a community organization that would be based on the inclusive non-ethnic principle. Lubisic noted that the recent immigrants from the former Yugoslavia felt excluded from the existing ethnic communities due to national divisions and religious affiliations of these communities that are usually concentrated in and around churches, such as Serbian and Croatian communities. Ljubisic suggests a need for a united multi-ethnic organization that would include all nations from the former Yugoslavia, which would exist in parallel to the existing ethnic communities that are divided mainly along religious lines. Participants in this study reflected on the political and social division between them and the older generation of immigrants from the same region who came to Canada after World War II. Seniors were uncomfortable participating in those organizations which were drawn along ethnic lines and wanted to look beyond ethnic and religious divisions.

Based on the data shown above, it seems that the overriding issue was not politics, religion and ethnicity but English language barriers. Variations within the community were not seen as significant as differences between immigrants and the mainstream community. While most participants expressed their interest in being more active with the mainstream organizations, they felt that their poor English language fluency, general lack of information, and cultural differences prevented them from doing so. Furthermore, while there were services

available for seniors, they were not used because they were either not linguistically or culturally inappropriate or not in the vicinity of their residences.

What is interesting in this particular case study is that although the immigrants from the former Yugoslavia are not visible minorities, they expressed distance from the mainstream organizations, often describing "our" seniors vs. "Canadian" seniors and "their organizations".[14] Culture no doubt affects the accessibility of services. For example, Maurier and Northcott (2000) find substantial discrepancies in the utilization of services among ethnic groups. The authors suggest that the reason for this imbalance is "because they were unaware of these community services or found services to be insensitive to their cultural needs" (p.166). In the case of the seniors from the former Yugoslavia studied here, many participants were aware about senior activities such as bingo or community cooking, but were uncomfortable or unwilling to use them, since they were unfamiliar with such activities.

Challenges of emergent communities

Seniors from the former Yugoslavia belong to a community that is dispersed, small and lacking coordination and organized leadership. As Lum and Springer (2004) observed with the Caribbean community, this is an emerging community lacking the critical mass that makes it viable for agencies to offer culturally and/or linguistically appropriate services and programs. The combination of dense social networks, geographic concentration and access to social and economic resources were crucial factors contributing to community capacity within the Chinese community (Lum et al., 2002). What needs to be recognized is that although the immigrants from the former Yugoslavia may have separate religious lives (such as attending Catholic and

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[14] To be sure, Kopinak (1999) notes that refugees from Bosnia (and I argue, other regions in the former Yugoslavia) possess certain socio-cultural, geographic and personal similarities to their host society which resulted in less likelihood of encountering bias or discrimination.

Orthodox churches or mosques); their cultural and social life is common, which is reflected through the desires of seniors to socialize together. While all of the participants expressed a desire to have a more established organization, the only multi-ethnic community organization that exists is very small and financially stretched.[15]

It is important to add a word about voluntarism. There is little motivation for volunteering among senior immigrants in this study. While participants also acknowledged that volunteering in the community can contribute to its organization and social capital, they were reluctant to do so. To be sure, this reluctance to volunteer appears to be a more wide spread problem affecting the voluntary sector generally.

Volunteerism is a crucial part of social participation and social networks. While senior citizens represent a largely untapped resource for society, their contribution is made through either formal voluntary involvement with organizations and community groups or through informal contributions among friends, family and neighbours (McPherson, 2004). Social engagement through volunteering for senior citizens builds social responsibility, promotes social cohesion and builds social capital.

Many participants were simply not sure what kind of volunteer opportunities would be available in order to become more socially active. The fact that there is a lack of community voluntary organizations supporting seniors from the former Yugoslavia may play a role in offering fewer resources that could be utilized for outreach purposes. Like the Caribbean community, this community possesses insufficient internal, political and economic resources

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[15] Lum et al. (2002) report on the challenges that smaller ethno-specific organizations serving newer immigrant populations such as the Caribbeans, Tamils or Somalis have to face, citing the inability to compete with mainstream or providers or established immigrant groups, lack of resources and organizational support and a general shortage of government funding.

which may result in seniors being more reluctant to access, and get involved in, community support services.

While some studies suggest that seniors would likely volunteer if given the opportunity (Novak and Campbell, 2001), other studies report on increasing difficulties in attracting and holding volunteers.[16] While market economy structures and youth-oriented culture makes the participation harder, productively recruiting more seniors in volunteering community means more positive outcomes of an aging society (Narushima, 2005).

The importance of social connections

What became clear in this study was the desire to access services for social ends. This was especially true for ESL classes. Within this study, senior immigrants expressed that they wanted to continue taking ESL classes but were primarily not able to afford it. Most of them felt that they would find the classes more useful now that they are more adapted to the Canadian system and also know their way around the city. For most participants, ESL classes during the early years of living in Canada were problematic due to their situation at a time, especially for those who arrived as refugees, having had to deal with issues of forced migration and persecution. ESL and other senior programs could offer more flexibility in schedule and location in order to keep seniors actively involved in social participation. The important point is that ESL is important not just for learning English but to keep seniors integrated and connected to others who share their background. The opportunity to build and develop social connections is a fundamental underpinning of community capacity, both within individual ethnic groups as well as across ethnoracial divisions.

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[16] Lum et al (2002) note the shift in profile of volunteers. Many volunteers are younger new immigrants seeking Canadian work experience or young seniors who are not being replaced by a new cohort of younger senior volunteers.

As mentioned in the earlier section, the most unexpected finding was the perception of seniors' own status in Canada. Despite all the hurdles they had and still have to endure, all seniors were grateful that the Canadian society had fully accepted them. Such narratives could be interpreted as the part of the protective factors that fosters resilience and defiance among immigrants, which in turn, helps them overcome adversities.[17] Among such factors, Cheung (2004) suggests informal and formal supportive networks and personal qualities as the significant bases through which one can overcome the hurdles of immigration. What is interesting in this particular case is that these seniors did not only express aspects of the resilience that Cheung analyzes, but that they are also significantly positive about, and grateful towards, the Canadian system in general. As mentioned earlier, such narratives are hard to find in current literature on seniors raising a question that could merit further research: Are researchers biased by being already too critical of the Canadian system, focusing only on questions of access and disregarding the perceptions of immigrants' status influencing their experiences? Given the small number of participants, these are merely observations rather than generalizable findings, suggesting perhaps further investigation. In any case, when including the narratives of seniors, it is crucial to not only recognize the difficulties senior immigrants face, but also acknowledge their perception of their own status in Canada.

When it comes to accessing services, the combination of a lack of information and limited language skills seemed to be the primary factors hindering access. Indeed, limited knowledge of rights and entitlements, limited language ability and cultural differences create obstacles in accessing services (Neugebauer-Visano, 1995). Most seniors mostly relied on their family and friends to access services, trying to avoid "bothering" a handful of settlement workers

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[17] In a study on Bosnian refugees in Canada and their health, Kopinak (1999) shows that participants, in escaping an intolerable situation and persecution demonstrated great resilience, determination, resourcefulness and enterprise while resettling in Canada.

who speak their language. These observations are consistent with those made by Brotman (2003) who confirms that family and ethnic agency staff end up filling a gap in providing services for which there is no institutional support. In addition, Brotman observes the roles of ethnic agency staff, particularly those who are the only representatives at the agency to speak a particular language. These individuals are often conflicted between improving access to members of their own community and managing their own workload.

However, what seems to be a recurring theme is the notion of accessing services that goes beyond the instrumental outcome of those services. Community support services play a crucial role in maintaining the well-being, independence and quality of life for seniors (Lum et al, 2005). Maintaining social connection is really important to build networks which are the building blocks of community capacity.

POLICY RECOMMENDATIONS

The objective of this study was to provide senior immigrants from the former Yugoslavia with an opportunity to speak about their lived experiences. My hope is that this study could offer further insights and increased knowledge of the issues concerning gaps in services that would be relevant to other senior communities at large.

Based on the insights of senior immigrants who took part in this study, the following outline describes initiatives that call for a re-evaluation of the planning, development, and delivery and services for seniors:

- Promote the development and dissemination of resources, programs and services that are linguistically and culturally specific;

- Fund more research on issues related to senior immigrants, including a gap and overlaps analysis on the current provision of services.[18]

- Promote greater participation in voluntary work, creating opportunities catered to older immigrants.

- Senior programs need to be more targeted and more tailored to meet the needs of specific senior groups.

Since lack of appropriate ESL classes was one of the main issues that participants identified, let me elaborate on this particular recommendation. ESL classes could be catered to seniors by including topics more useful and necessary for seniors, such as health and aging in Canada, directions, community involvement and family issues[19]. In addition, having a more representational age group in class would provide an opportunity for seniors to socialize and share information with their peers.

Service providers should take into account the difficulties that seniors face with mobility and schedule. As McDonald et al (2001) suggest, seniors should have the option of having the language instructions through alternative venues, such as video or audio-tapes in specific languages or media-based language training. Creating ESL classes that are more accessible to seniors both in terms of the curriculum and availability would further promote the development and dissemination of resources, and information, reducing the feeling of helplessness and frustration that many seniors face.

- Initiate collaboration of various stakeholders: seniors, family and community-based organizations, particularly for those groups lacking established community service.

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[18] Doyle (1995) calls for a set of initiatives that would provide a framework for improvement of knowledge, strategies and programs within organizations and in relations among organizations.

[19] This researcher had an opportunity to briefly teach ESL classes to seniors from the former Yugoslavia, during which all participants agreed that these topics were most useful.

- Provide increased focus and adequate funding for services that cater to emerging communities.[20]

- Encourage analysis of the varied needs and histories of different sub-groups of senior citizens, as well as differentiation within these groups.

- Foster linkages between mainstream organizations and smaller ethno-specific groups serving seniors.

This study is only one step in research on seniors, particularly those coming from dispersed or emerging communities. Considering that the numbers of senior immigrants in Canada is growing, it is an imperative to continue to investigate factors that contribute to the availability-accessibility gap in the provision of social services. As I said earlier, the knowledge generated through this sort of research should not be regarded as a purely academic matter. In an advanced democracy like Canada, full participation and inclusion of all citizens, regardless of their age or the history of residence, is correctly seen as a central political objective.

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[20] This plan of action may be challenging given the constant restructuring and government cutbacks on funding for the NGOs serving immigrants, leading to increased monopolization of the larger organizations thereby reducing services of smaller ethno-specific agencies (see Richmond and Shields, 2004).

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APPENDIX I

Permanent residents in Canada by top source countries:

SOURCE COUNTRIES	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004
					Number					
China, People's Republic of	13,309	17,533	18,526	19,789	29,138	36,746	40,363	33,294	36,236	36,411
India	16,261	21,291	19,615	15,376	17,452	26,126	27,906	28,838	24,589	25,569
Philippines	15,160	13,158	10,872	8,185	9,202	10,119	12,927	11,011	11,986	13,301
Pakistan	4,002	7,761	11,239	8,091	9,303	14,199	15,353	14,169	12,351	12,796
United States	5,195	5,850	5,030	4,776	5,532	5,827	5,911	5,293	5,992	7,494
Iran	3,692	5,833	7,486	6,775	5,909	5,617	5,746	7,889	5,652	6,063
United Kingdom	6,170	5,593	4,657	3,899	4,479	4,649	5,358	4,724	5,196	6,058
Romania	3,851	3,670	3,916	2,976	3,467	4,431	5,588	5,688	5,465	5,655
Korea, Republic of	3,467	3,157	4,001	4,917	7,216	7,638	9,608	7,334	7,088	5,337
France	3,894	3,363	2,858	3,867	3,919	4,345	4,424	3,962	4,127	5,026
Sri Lanka	8,938	6,159	5,071	3,329	4,726	5,849	5,519	4,966	4,448	4,134
Russia	1,726	2,464	3,735	4,304	3,781	3,523	4,074	3,677	3,520	3,683
Taiwan	7,690	13,225	13,324	7,193	5,481	3,534	3,114	2,910	2,124	1,992
Hong Kong	31,769	29,988	22,250	8,087	3,670	2,865	1,965	1,541	1,469	1,544
Yugoslavia (former)	2,987	1,831	1,384	1,172	1,492	4,747	2,804	1,623	941	708
Bosnia Herzegovina	6,295	5,121	3,834	3,689	2,909	987	871	466	265	181
Top 10 source countries	114,789	126,391	118,070	87,493	98,438	121,517	134,279	123,206	119,003	123,710
Other countries	98,080	99,682	97,968	86,707	91,528	105,948	116,359	105,834	102,352	112,114
Total	212,869	226,073	216,038	174,200	189,966	227,465	250,638	229,040	221,355	235,824
SOURCE COUNTRIES	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004

Source: Citizenship and Immigration Canada, 2004

Recent Immigrants in Canada by country of birth and percentage residing in Toronto Census Metropolitan Area, 2001:

Country of Birth	Total recent immigrants to Canada	Share residing in Toronto	Country of Birth	Total recent immigrants to Canada	Share residing in Toronto
Guyana	38,910	87%	Malaysia	12,280	39%
Jamaica	48,760	81%	All immigrants	5,448,490	37%
Sri Lanka	80,080	80%	Peru	12,590	37%
Trinidad and Tobago	28,790	78%	Romania	43,200	37%
Ghana	13,450	72%	Viet Nam	72,330	36%
Pakistan	64,020	67%	South Africa, Republic of	19,890	35%
Portugal	34,120	60%	Yugoslavia, former	35,860	34%
Ukraine	25,530	59%	Croatia	11,380	31%
Russian Federation	35,950	56%	Guatemala	10,580	27%
Bangladesh	19,920	55%	United Kingdom	69,660	26%
Afghanistan	20,670	54%	Bosnia and Herzegovina	23,170	26%
India	197,680	52%	El Salvador	29,680	23%
Somalia	18,220	50%	Syria	10,340	22%
Iran	61,560	50%	United States	73,860	20%
Hong Kong	168,770	49%	Taiwan	60,530	20%
Ethiopia	12,080	49%	Germany	22,810	16%
Poland	91,140	47%	Total population	29,639,000	16%
Egypt	16,970	47%	Lebanon	43,930	16%
Philippines	161,130	46%	Mexico	24,640	13%
All recent immigrants	2,491,850	43%	All Canadian-born	23,991,910	11%
China, People's Republic of	236,930	43%	Fiji	11,130	11%
Iraq	22,300	42%	France	27,500	8%
Korea, South	50,970	41%	Morocco	13,510	5%
Colombia	10,190	39%	Haiti	25,430	1%

Note: Table B-2 lists all countries that are the place of birth of at least 10,000 recent immigrants living in Canada in 2001, with Toronto's share being 1% or more.

Source: Citizenship and Immigration Canada, 2005