

Newcomer Seniors: Supports and Challenges

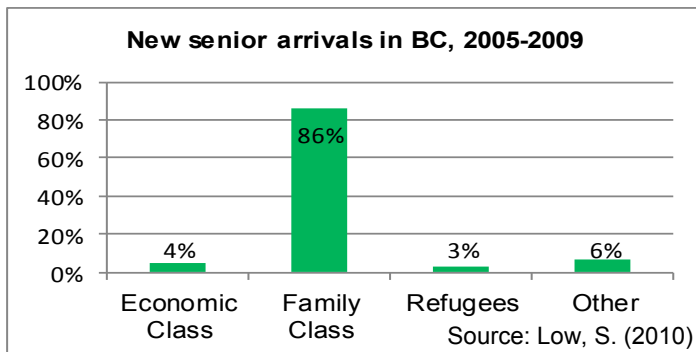
This edition of Migration Matters focuses on newcomer seniors. It explores services available for seniors in BC and their challenges, barriers and needs. It also provides information on pensions and benefits for newcomer seniors.

Introduction

Although the term “newcomer senior” could refer to any older person who is an immigrant or refugee, the term is more commonly used to refer to someone who comes to Canada and goes through the initial stages of settlement as an older person (usually over age 65).

Immigrant and refugee seniors in BC

According to the 2006 census, more than 1 in 5 immigrants in BC are over the age of 65, and the vast majority of these individuals are established immigrants who came to Canada more than 10 years ago. On average, 1,147 newcomer seniors arrive to BC annually. A large majority of these arrive under the Family Class immigration stream.¹ Immigrant seniors represented more than 2 in 5 of the total senior population of BC in 2006.²



Community-based senior services in BC

The [Raising the Profile Project](#) is an initiative that seeks to bring together community-based seniors' services in BC. It found that seniors' services in BC are provided by many types of organizations, including:³

- **Senior centres**
- **Community centres**
- **Neighbourhood houses**
- **Community coalitions**
- **Ethno-cultural associations**
- **Multi-service nonprofit societies**

References

- ^{1,2,12} Low, S. (2010). [Immigrant Seniors in British Columbia](#). BC Ministry of Regional Economic and Skills Development.
- ^{3,4} Kadowaki, L. and Cohen, M. (2017). [Raising the Profile of the Community-based Seniors' Services Sector in B.C.: A Review of the Literature](#). Raising the Profile Project.
- ⁵ Nova Scotia Seniors' Secretariat (2005). [Strategy for Positive Aging in Nova Scotia](#). Province of Nova Scotia.
- ⁶ Luhtanen, E. (2009). [Including Immigrant and Refugee Seniors in Public Policy](#). A discussion paper for the Calgary Immigrant Seniors “Speak Out” Forum. City of Calgary.
- ^{7,10} Ivanova, I. (2017). [Poverty and Inequality among British Columbia's Seniors](#). Canadian Centre for Policy Alternatives.
- ⁸ National Seniors Council (2009). [Report of the National Seniors Council on Low Income among Seniors](#). Human Resources and Skills Development Canada.
- ^{9,11,13,14,16} Stewart, M. et al (2011). [Challenges and barriers to services for immigrant seniors in Canada: "you are among others but you feel alone."](#) International Journal of Migration, Health and Social Care, 7:1 p. 16-32.

Most programming for seniors in BC falls in to six core areas:⁴

- **Nutritional support**
- **Health and wellness**
- **Physical activity**
- **Cultural, educational, and recreational programs**
- **Information, referral, and advocacy**
- **Transportation**

Positive aging

Positive aging encourages positive attitudes towards getting older. Guiding principles for promoting positive aging include:⁵

- respecting the privacy and preferences of individual seniors;
- enabling seniors to maintain their social status and participation in the community;
- promoting a culture of respect across generations;
- enabling seniors to live in safe and supporting living environments;
- respecting the rights of seniors to manage their affairs; and
- ensuring that seniors can access the educational, cultural, spiritual and recreational resources of society.

The concept of positive aging can be used to remind practitioners of the social and economic contributions that seniors make, such as providing childcare, volunteering in their communities, or being economically productive.⁶

Challenges, barriers and needs

Many of the key barriers and needs faced by newcomer seniors are similar to the needs of other seniors in Canada:

- **Income:** According to one study, 71% of seniors who had immigrated in the previous 10 years were in poverty.⁷ The longer a senior has been living in Canada, the less likely they are to be low income.⁸
- **Social isolation:** Many seniors find themselves becoming more isolated as they age. Newcomer seniors may face additional cultural and linguistic barriers.⁹
- **Health care:** One in ten BC seniors have unmet health needs, and newcomer seniors are significantly more likely to have unmet needs.¹⁰
- **Transportation:** Language barriers, low income, and lack

of accessibility can all contribute to transportation challenges. This can affect access to other services.¹¹ Some challenges and barriers are more specific to the newcomer population:

- **Language:** More than half of newcomer seniors arriving in BC from 2006-2009 reported no official language ability.¹²
- **Dependence on sponsors:** Many newcomer seniors have been sponsored through the Family Class and may be financially dependent on adult children in Canada.¹³
- **Employment:** Newcomer seniors face overlapping challenges; both their age and their newcomer status can present barriers to finding employment.¹⁴

Resources for Newcomer Seniors in BC

- [BC Seniors' Guide](#) (4 languages)
- [Seniors First BC](#)
- AMSSA: [Newcomer Seniors Multilingual Resources](#)
- Healthy Families BC: [Aging Well](#)
- [Active Aging Canada](#)
- Seniors BC: [Responding to Elder Abuse](#) (4 languages)
- Employment and Social Development Canada: [Elder Abuse Awareness](#)
- Financial Consumer Agency of Canada: [Retirement Checklist](#)
- Government of Canada: [Pensions and benefits for people living or lived outside Canada](#)

Pensions and benefits for newcomer seniors¹⁵

Newcomer seniors can face complex eligibility rules for pensions and other income support in Canada.¹⁶ Eligibility varies based on the individual's immigration stream, the length of time they have been in Canada, and in which other country they have lived or worked. Canada has **social security agreements** with some countries that coordinate the pension arrangements for people who have lived or worked in both countries. They generally allow individuals to count their time living or working in a different country towards eligibility requirements for Canadian pensions and benefits. Service Canada maintains a [list of social security agreements](#) by country which explains the terms of the individual agreements.¹⁷

Program and description	Eligibility
<p>Canada Pension Plan (CPP) A monthly benefit for people aged 65 and older who contributed to CPP.</p>	<p>Individuals must:</p> <ul style="list-style-type: none"> • be at least a month past their 59th birthday before applying; and • have worked in Canada and made at least one valid contribution to the CPP <p><i>CPP pension amounts are calculated based on the amount an individual has contributed and how long they contributed to CPP. Individuals are eligible for CPP with a reduction starting at age 60.</i></p>
<p>Old Age Security (OAS) Pension A monthly benefit for people aged 65 and older who meet Canadian residency and status requirements.</p>	<p>Individuals living in Canada must:</p> <ul style="list-style-type: none"> • be 65 years old or older; • be a Canadian citizen or a legal resident; and • have resided in Canada for at least 10 years since the age of 18. <p><i>To be eligible for a full OAS pension, most individuals must have resided in Canada for 40 years after turning 18 and for the 10 years immediately preceding the application for OAS. Some exceptions apply. Otherwise, individuals may be eligible for a partial pension.</i></p>
<p>Guaranteed Income Supplement (GIS) A monthly non-taxable benefit to Old Age Security (OAS) pension recipients who have a low income and are living in Canada.</p>	<p>Individuals (or couples) must:</p> <ul style="list-style-type: none"> • be receiving an OAS pension; and • have an annual income of lower than the maximum annual threshold. <p>Sponsored immigrants in Canada less than 10 years are not eligible to receive GIS during the sponsorship period. Exceptions apply for certain sponsor circumstances.</p> <p>Non-sponsored immigrants who have resided in Canada less than 10 years may be eligible if they lived or worked in a country with which Canada has a social security agreement.</p>
<p>Allowance and Allowance for the Survivor Benefits to individuals who are spouses or common-law partners of an individual eligible for GIS (Allowance) or of a deceased individual (Allowance for the Survivor)</p>	<p>Individuals must:</p> <ul style="list-style-type: none"> • be aged 60-64; • be a Canadian citizen or a legal resident • have resided in Canada for at least 10 years since the age of 18 • have an annual combined income of lower than the maximum annual threshold <p>In the case of Allowance for the Survivor:</p> <ul style="list-style-type: none"> • The individual's spouse or common law partner must have died and the individual has not remarried or entered into a common-law relationship. <p><i>Some exceptions apply. Eligibility for sponsored and non-sponsored immigrants is as for GIS.</i></p>

References

¹⁵ Government of Canada (2017). Benefits: [Public Pensions](#). Canada.ca.

¹⁷ Government of Canada (2017). [Lived or living outside Canada - Pensions and benefits](#). Canada.ca.

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