

SETTLEMENT WORKER SUPPORT OF OLDER IMMIGRANT WOMEN

Settlement Workers Supporting Older Immigrant Women in a Smaller Urban Setting

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Abstract

Canada relies on immigration to support economic, population and cultural growth. Immigrants face unique challenges related to settlement and integration into Canadian society. Settlement services can offer opportunities to mitigate challenges related to immigration for older immigrant women. However, there is a scarcity of literature exploring the experiences of settlement workers and the needs of older immigrant women in a small urban area. This study addressed gaps in the literature by answering the following question: How do settlement workers support older immigrant women in a smaller urban region setting? A constructivist lens coupled with a qualitative description approach was used. Six semi-structured interviews were conducted with settlement workers. Participants were asked about resources available to them, gaps in the services they provide, utilization of services, barriers to access, and needs of older immigrant women. Data was thematically analyzed. Four major themes emerged from the data: older immigrant women described from the perspective of settlement workers, potential barriers older immigrant women face in accessing services, the know-how of being a settlement worker, and the art of being a settlement worker. In the experiences of settlement workers, older immigrant women have more needs than other immigrant groups, such as younger and male immigrants; they also believe older immigrant women feel comfortable in seeking support from them. In the smaller urban setting, this support becomes crucial as there is usually less informal support available to them. The results of this study improved the understanding of the challenges encountered by settlement workers while working with older adult immigrant women in small urban region areas. Settlement workers identified the need for additional funding to support older immigrant women.

Keywords: Women; Immigration; Gerontology; Canada; Settlement Worker; Settlement Services

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Chapter 1: Introduction

To support economic, population and cultural growth as well as its aging population, Canada relies on immigration (Immigration & Refugees and Citizenship Canada [IRCC], 2020a). In fact, in 2021 Canada welcomed a record number of 401,000 immigrants to the country to compensate for the loss in immigration due to the COVID-19 pandemic (IRCC, 2021a). According to the 2016 Census, 21.6% of the Canadian population reported they were landed immigrants or permanent residents themselves and 1,212,075 new immigrants entered the country between the years of 2011 and 2016 (Statistic Canada, 2017). In 2019, 341,180 permanent residents were admitted to Canada, which accounted for 80% of Canada's population growth (IRCC, 2020a).

Prospective immigrants can land in the country and receive permanent residency under three main immigration categories: economic, refugee and sponsorship (Statistics Canada, 2019a). Economic immigrants are those individuals deemed to contribute to the labour and economic needs of Canada. Economic immigrants accounted for 58% of all admissions in 2019, which is a record number (IRCC, 2020a). Refugees are immigrants who are fleeing their home country from fear of persecution, wars, conflict and/or violations to human rights. Through the sponsorship program, a prospective immigrant can apply via the *Family Reunification* program if a family member already resides in Canada as the government recognizes that "keeping families together" should be a priority for the government (IRCC, 2021b, para.2). In 2019, 91,311 immigrants were accepted under this category which is 7.2% more than in 2018, and a Canadian record high for this category (IRCC, 2020a).

Canada accepted 10,000 applications in 2020 and planned on accepting 30,000 for 2021 for parent/grandparent sponsorship (IRCC, 2022a). Under this category, applicants are not

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required to qualify under the point system to receive permanent residency (Morassaei et al., 2022). The application process to sponsor a parent or grandparent is well described on the government website (IRCC, 2022b). There are prerequisites one must meet prior to applying for “family reunification” for a parent/grandparent and those are (a) being above 18 years old; (b) Canadian citizen or permanent resident; (c) living in Canada; (d) meet income guidelines; and (e) agree to support the person being sponsored for a maximum of 20 years (IRCC, 2020b). After checking for eligibility, the sponsor must submit an *Interest to Sponsor* form which is only available during certain times of the year to ensure fairness. Government employees review the *Interest to Sponsor* form to confirm eligibility and approve it to be randomly selected. If this form is selected, an invitation is sent to the sponsor to apply online and submit their application packages (Government of Canada, 2021a). Application packages consist of documentation, forms and proof of fee payment, medical exams, and biometrics (photos and fingerprints) of the person being sponsored (Government of Canada, 2021a; IRCC, 2022b). According to the Government’s website, the application for sponsorship of a parent or grandparent costs approximately \$1,165.00, including a biometrics fee (fingerprints and photos) (IRCC, 2022c). Upon review and acceptance of the application, the person being sponsored will be granted permanent residence (IRCC, 2022d). The Government of Canada estimates the time from application to approval takes approximately 35 months (IRCC, 2022a).

Between 2011 and 2016, 56,125 applicants over the age of 65 years applied for immigration to Canada (Statistics Canada, 2019b). The most common category of immigration was sponsorship by family members (86% or 48,240), followed by refugee status (8% or 4,580) (IRCC, 2017). 53.5% of those who were sponsored by family in Canada are women (IRCC,

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2017), while in the Niagara Region, 63% of those over 65 years old who were sponsored were women (Statistics Canada, 2020a).

Service Provider Organizations in partnership with the Canadian Government offer free settlement services across the country (IRCC, 2016). According to Settlement.org (2018), an Ontario Council of Agencies Serving Immigrants, Settlement Services are programs/services that assist the newcomer with settling and adjusting to life in Canada. There are specific programs developed toward the needs of refugees, women, seniors, youth, and LGBTQ2 (Welcome Niagara, n.d.). Services offered include settlement counselling, English and French as second language classes, mentorship, help to find a job and others (IRCC, 2016).

Settlement workers, who can also be referred to as settlement counselors, are an essential component of Service Provider Organizations (Drolet & Teixeira, 2019). According to Settlement.org (n.d.), a Canadian governmental organization, settlement workers “help newcomers to Canada understand their rights and responsibilities and find the programs and services they need” (para.1). Educational requirements to become a settlement worker include completing a bachelor or college degree and being fluent in multiple languages is seen as an asset (Welcome Niagara, n.d.). Settlement workers uphold the integrity and promote initiatives and learning with the goal of fostering immigrants’ wellbeing and integration into Canadian society (Drolet & Teixeira, 2019).

Greater metropolitan cities, such as Toronto, Montreal, and Vancouver, attract most immigrants as these areas have well-established ethnocultural supportive communities and settlement services and programs (Drolet & Teixeira, 2019; Hyndman et al., 2006). Factors such as presence of family/friends, employment opportunities, climate and lifestyle impact new immigrants’ decision on where to settle (Hyndman et al., 2006). While most immigrants tend to

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choose large urban centers to establish residence, smaller urban and rural areas still receive a significant number of immigrants (IRCC, 2017). The Region of Niagara received between the years 2011 and 2016, 4,990 immigrants of which 135 were women older than 65 years of age (Statistics Canada, 2019b). Despite benefiting from immigration, small urban centers face challenges recruiting immigrants, which can partly be explained due to the difficult access to affordable housing, language barriers and decreased employment opportunities (Drolet & Teixeira, 2019).

The Niagara Region has a total population of 433,604 habitants and a density of 248 habitants per square kilometer (Statistics Canada, 2022). St Catharines is the largest urban agglomeration with one third of the total regional population (St. Catharines, 2021). The region is comprised of smaller urban centers, agricultural and rural areas (Niagara Region, n.d.). According to the definitions set by Statistics Canada, a census metropolitan area (CMA) “must have a total population of at least 100,000 of which 50,000 or more must live in the core” (Statistics Canada, 2022). Despite meeting the definition of a CMA set by Statistics Canada, the Niagara Region population/density and resources are not equivalent to those of larger urban areas such as Toronto, Montreal and Vancouver, with population of 2,794,356; 2,004,265 and 2,642,825 habitants respectively; and density of 4,427; 4,022.3; and 5,749.9 habitants per square kilometers respectively (Statistics Canada, 2022). Besides having larger population, those cities also offer more opportunities for new immigrants to enjoy settlement services (IRCC, 2016).

Significance of the Study

There are currently 897,120 women above the age of 65 years, who were born in another country and living in Canada (Statistic Canada, 2016). According to Statistics Canada (2019b), of those, 507,865 live in the province of Ontario and 14,990 have established residence in the

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Niagara Region. The Government of Canada has announced an increase in the number of sponsorship applications being accepted (CIC News, 2022), which will inevitably lead to a greater number of older immigrant women entering the country. Understanding the needs of this unique group of immigrants, and how services are delivered is crucial to the implementation of policies to develop new programs and optimize existing ones. Moreover, many women who immigrate at a later age do so to provide support to the younger family members, as such improving programs specific to them would also benefit other members of their families.

This study improves understanding of the unique experiences of settlement workers while serving older immigrant women when there is relatively less community support and programs/services in place. Given Niagara's Region geographical location, this study considers the unique challenges encountered by settlement workers and immigrant older women in small urban region areas.

Research Question and Sub Question

The goal of this research is to describe the experiences of settlement workers' in supporting older immigrant women in a smaller urban setting.

Research Question

What are the settlement worker's experiences in supporting older immigrant women in a smaller urban region?

Research Sub-question

What are the needs of older immigrant women from the perspectives of settlement workers?

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To improve the understanding of settlement workers' experiences in supporting older immigrant women, I will discuss in the next chapter the current literature as it relates to how settlement workers support older immigrant women in a small urban setting.

Chapter 2: Literature Review

Literature reviews are an important component of any research project (Merriam, 1998). According to Merriam and Tisdell (2015), literature reviews provide the foundation for identifying the problem, refining the research question, and enabling the researcher to find where there is a need for further studies to advance or revise the current understanding of the research topic.

Current literature was reviewed as it relates to the experiences of settlement workers in supporting older immigrant women in Canada. A search of the databases CINAHL, AgeLine, PsycINFO, Embase and MEDLINE using the terms “Canada” and “Immigrant or refugee or newcomer or minority or ethnic or migrant”, “settlement worker”, “settlement counselor” and “community services or community center” and “Elderly or elder or older or aging or aged or senior” and “women or woman” yielded 500 hits. Inclusion criteria was comprised of literature written in English and peer reviewed studies that focused on community centers and older immigrant women in Canada without defined timeframes. Studies were excluded from this literature review if they were conducted outside of Canada. The reasoning behind limiting the search to Canada is related to my understanding that immigration experiences are substantially different depending on the country of settlement because of climate, geography, health care, service delivery system and overall culture of the settlement country. Twenty-nine studies met the inclusion criteria and were discussed in this literature review.

Social Support and Immigration

Social support is defined as “supportive behaviors that are enacted or the perception that adequate support is available when needed” (Hynie et al., 2011, p. 28). As per Langford et al.

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(1997) social support can be understood within four domains: emotional, informational, instrumental and appraisal. Emotional support is the feeling of being cared for and loved established through empathy and acceptance. Informational support involves providing advice, suggestions and information; for example, giving directions or providing referrals to services in the community. Instrumental support provides access to services and goods such as food banks and transportation tickets. Appraisal support involves providing constructive feedback and affirmation that aids in the evaluation of appropriateness of one's actions; for example, helping a client practice for an interview. In Canada, social support has been identified as one of the determinants of health (Public Health Agency of Canada, 2020).

Social support plays an important role during major life changes (Simich et al., 2005). Support from families, friends and the community are associated with outcomes such as improved mental and physical health and decreased mortality (Hynie et al., 2011; Public Health Agency of Canada, 2020). These outcomes are experienced since an individual's perceptions of social support can elicit feelings of satisfaction, control, and wellbeing (Guruge et al., 2015). Moreover, social support improves one's coping mechanisms by mitigating the lasting effects of stress on physical and mental health (Simich et al., 2005). As such, lack of social support can lead to deteriorating overall health (Puyat, 2013).

Social support can be accessed both through formal routes such as connecting with social workers, settlement workers, health care professionals and community center workers and informal routes such as friends, community, and family members (Guruge et al., 2015). Hynie et al. (2011) found that immigrant women tend to prefer seeking support from other immigrant women from the same ethnic background, as they perceived shared experiences and commonalities meant they were better understood. Moreover, having access to sources of

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informal support enables new immigrants by enhancing immigrants' ability to become self-sufficient and gradually enlarge their social network (Simich, et al., 2005). Some of the participants enrolled in Hynie et al.'s (2011) study also stated they did not seek formal support if informal resources fulfilled their needs. However, in the absence of sufficient informal social support, community centers became a desirable alternative.

Even though women tend to prefer receiving support from other women with a shared background, in some instances formal support is preferred. In fact, according to Guruge and colleagues (2015), sources of formal support are often underutilized by immigrants. Women are more likely to seek support through the formal route if the issue they are facing is considered taboo or carries stigma, such as domestic violence and mental health (Hynie et al., 2011). This change of preference takes place for fear of social exclusion and isolation if their community becomes aware of such issues. Another reason is the reliability of those services, as informal supports are not always available when needed (Guruge et al., 2015). In some cases, according to Guruge and al. (2015), an ongoing relationship between provider and client develops and becomes a source of emotional, instrumental, and informational support.

As been described in the literature, immigrant women are more likely to experience decreased social support than their male counterparts (Hynie et al., 2011). The authors noted this may occur because women are more likely to not speak the local language, depend on others for transportation, be victims of discrimination and tasked with caring for the household. Therefore, immigrant women are more likely to experience potential decline in mental, physical health and social isolation after immigration (Hynie et al., 2011; Kilbride & Ali, 2010). Another consequence associated with decline in social networks, as described by Guruge and Humphreys (2009), is an increased vulnerability to intimate partner violence. With ageing, issues of

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decreased independence and reduced mobility further aggravates the issue of social support for older immigrant women (Hynie et al., 2011). The effects of intersectionality of being a woman, older and an immigrant cause older immigrant woman to be more susceptible to experience mental and physical health decline and violence. The availability of formal support systems can benefit those older immigrant women by supporting their needs in a reliable manner.

Formal and informal support systems are usually lost during migration and because of language and cultural barriers, it becomes harder for older adult immigrants to establish social support (Guruge & Humphreys, 2009; Johnson et al., 2019). There are fewer resources available to succeed during this inherently stressful life-changing event (Guruge & Humphreys, 2009). Establishing a support system at the country of settlement is crucial for immigrants' wellbeing, feelings of belonging, and to overcome some of the unique barriers posed by immigration (Caxaj & Gill, 2017; Guruge et al., 2015). Findings supporting the relevancy of formal social support for female and older immigrant community highlights the importance of having those support systems in place to aid in settlement and promote physical and mental health (Hynie et al., 2011). However, there is a paucity of studies that take into account the intersectionality of gender, class and age and their compounding effects.

Benefits of Attending Community Centers Services for Older Immigrants

Settlement workers in the Niagara Region work primarily out of a community center, therefore the following section discusses benefits of attending community centers. It has been suggested that community-based settlement services are an effective way to mitigate challenges and facilitate integration into Canadian society, promote wellbeing and enhance health among this population (Colistra et al., 2017). Community centers provide a supporting environment that is required to optimize healthy aging (Salma & Salami, 2020).

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Programs geared towards settlement and integration into the new environment help decrease some of the challenges faced by senior immigrants. English as a second language courses and cultural acclimation courses are crucial for integration of seniors, whose adjustment to a new culture takes longer than younger immigrants (Da & Garcia, 2015). Moreover, Da and Garcia (2015) state that such programs allow the older immigrant to gain understanding of the Canadian culture and language skills to support independency. Besides offering courses and programs, community centers provide the space and environment to forge relationships between senior immigrants which also facilitate integration by creating a sense of community (Da & Garcia, 2015). Community centers enable senior immigrants to overcome some barriers to integration.

Attending community center programs increase older immigrants' feelings of life-satisfaction by promoting recreation and socialization (Salma et al., 2020). Opportunities to increase life satisfaction is especially relevant to senior immigrants, as life events such as migration has been demonstrated to be a contributor to later-life depression (Kuo et al., 2008). Those who take advantage of programs offered by community centers report a higher perception of quality of life, a greater sense of self-worth, belonging and greater life-satisfaction and therefore positive mental health outcomes (Caxaj & Gill, 2017).

Besides promoting mental health, it has also been demonstrated in the literature that community centers can improve physical health outcomes of older immigrants (Salma & Salami, 2020). Physical exercise is an essential component of older women's health as it enables them to maintain their independence, social connection and to increase overall their wellbeing (Salma et al., 2020). Salma et al. (2020) found that being physically active allows older Muslim immigrants to perform their daily prayers, which in turn increases their self-perception and

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spiritual wellbeing. Community center programs enable seniors to engage in activities that encourage autonomy, community involvement and promote an overall sense of wellbeing (Neufeld et al., 2002).

Seniors report that peer support is essential to maintaining physical activity and a healthy lifestyle (Tong et al., 2020). Salma et al. (2020) noted that older Muslim immigrants highlighted the importance of exercising to support their physical and mental health and spiritual life and valued the opportunity of exercising in a group setting where they have an opportunity to be physically active and interact with others. Moreover, such centers also play a role in decreasing loneliness and social isolation among immigrant seniors, which can have a negative effect on overall health (Johnson et al., 2019). It has been reported in the literature that older immigrant women are more likely to be physically inactive and community centers can help promote healthy lifestyles among senior immigrants (Koehn et al., 2016; Salma et al., 2020).

The benefits from attending community centers are supported by current literature, which include enhancing cultural integration, mental health, and physical health (Koehn et al., 2014). Moreover, community centers have been suggested as an effective intervention to reduce social isolation and loneliness (Fan & Northcott, 2015; Koehn et al., 2014). There is a pressing need to develop education programs geared towards the older immigrant population to empower them to become healthy members of our society (Chow, 2010). However, there is limited literature on how those centers and their workers support older immigrant women given the unique needs of this population.

While benefits of attending services provided by community centers have been well described in the literature, knowledge around the role of community centers and settlement services provided to older immigrant women by these organizations remains limited. Moreover,

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most of the studies describe the experiences of older immigrants while the perspectives of settlement workers remain under explored.

Facilitators and Barriers to Access to Community Center Services

Despite the benefits and protective measures of joining a community center's activities and seniors understanding the importance of being connected with their community, the literature shows those services remain largely underutilized in Canada (Kuo et al., 2008; Lai, 2001; Lai & Chau, 2007; Salma et al., 2020; Tong et al., 2020). Lai (2001) noted that older immigrant women are possibly facing more barriers to access since they are less likely to attend community services than their male counterparts. The following sections will describe barriers to access identified in the current literature.

Transportation

Transportation has been a major barrier to access to community services (Koehn et al., 2016; Lai & Chau, 2007; Salma et al., 2020; Tong et al., 2020). Barriers include location of the community center, weather, and language. Community centers which are not easily accessible via public transport or walking are more likely to be underutilized because many seniors rely on public transport and walking (Salma et al., 2020). While some older immigrant women utilize public transportation to access centers, others depend on family members to attend programming (Koehn et al, 2022).

This issue greatly affects older women as they are more likely to use those modes of transportation as many do not have a driver's license and the financial means to own a car, therefore transportation issues are most relevant to low-income immigrants (Salma et al., 2020; Tong et al., 2020). Older immigrants are also less likely to venture out of the house during winter months, which means that living in Canada, where winters are long, many are confined to their

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houses for many months of the year (Salma et al., 2020). Not being able to communicate in the local language also decreases the likelihood older immigrants will utilize public transport to reach community centers; in fact, many women expressed feelings of anxiety of taking public transport and getting lost (Salma et al., 2020). Transportation facilitators suggested by experts include programs be established in areas that are easily accessible by public transport and walking, outreach services, provision of bus tickets for participants, teaching older adults how to use public transport, and organizing transportation services (Koehn et al., 2016; Lai & Chau, 2007; Salma et al., 2020).

Cultural Congruency and Language

Cultural congruency has been suggested to be a major barrier to utilization of community center services (Koehn et al., 2016; Lai, 2001; Lai & Leonenko, 2007; Salma et al., 2020; Tong et al., 2020). Cultural congruency has been identified as providing services that are aligned with a client's cultural background (Koehn et al., 2016). Despite this being identified as a barrier, many programs are not designed to consider the cultural background and ethnic beliefs of the participants (Lai & Chau, 2007; Salma et al., 2020). Tong and colleagues (2020) identified that Chinese participants reported regularly engaging in Traditional Chinese Exercise because those forms of exercise are familiar to them. Koehn et al. (2016) observed a similar phenomenon within the south Asian eastern community. Launching awareness programs, developing programs which are ethnic specific, aligned with members' needs and led by workers from the same ethnic group has the power to enhance utilization of services provided by those centers (Lai & Leonenko, 2007).

Older immigrant women are more likely to experience language barriers than older immigrant men (Koehn et al., 2010). Language barriers pose a significant challenge to access to

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community center services (Lai, 2001; Lai & Chau, 2007; Tong et al., 2020). In fact, Drolet and Teixeira (2019) noted language to be the biggest barrier to access services and integration for older immigrants. Lai and Chau (2007) and Tong and colleagues (2020) identify that when seniors do not have access to a worker who speaks in a language that is familiar or to someone who can translate for them, they are less likely to utilize those services. In another study, Lai (2001) noted that supportive services such as consultation, counselling, referral, and having a companion to attend appointments were largely underutilized by the Chinese population in Calgary. The author theorized that this might be due to cultural and language barriers, such as the older adult not understanding what those services entail and how they could benefit from using them. Drolet and Teixeira (2019) and Lai (2001) suggested that community centers should consider cultural variations and language when designing and promoting programs to fulfill the needs of members.

Stewart and colleagues (2006) suggested that “(1) providing culturally appropriate outreach services by ethnic community workers; (2) distributing information on settlement and support services in multiple languages; (3) training health professionals in cultural sensitivity; and (4) employing foreign-trained professionals” are some strategies that can facilitate access (p. 336).

Clothing

It has been identified that barriers to wearing clothing that are aligned with religious and ethnic values are of concern to Muslim and southeastern Asian communities (Koehn et al., 2016; Salma et al., 2020). Participants in those studies described feeling uncomfortable wearing clothing that leaves their body uncovered as well attending activities where men are present. This is especially significant for older women for religious and cultural reasons, with aging modestly

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is seen as a praised behaviour. One of the participants in the study conducted by Salma and colleagues (2020) who wore a head scarf expressed that despite her desire to exercise and swim, she does not feel comfortable to attend those activities in a mix-gendered environment. Koehn et al. (2013) state that giving the opportunity to wear culturally appropriate clothing during community-based fitness classes is associated with greater participation in those activities. Koehn et al. (2016) and Salma et al. (2020) advocate for spaces where immigrants feel comfortable to wear clothing that is aligned with their belief systems.

Competing Obligations

Many older immigrant women expressed awareness of the benefits of attending community centers, but because of competing demands and obligations do not find the time to commit to attend the activities (Koehn et al., 2013; Koehn et al., 2016; Salma et al., 2020; Tong et al., 2020). Due to gender and cultural norms, older women are often regarded as the individual responsible for housework, cooking, gardening and for caring for children and family members (Tong et al., 2020; Walsh & Gomes, 2013). Koehn and colleagues (2016) also noted that older women living in multigenerational households are burdened by home caring activities and are less likely to attend community center services which has a negative effect on socialization, and physical and mental health. Women often prioritize those commitments over attending English classes and exercise classes (Kilbride & Ali, 2010; Koehn et al., 2016). One interesting finding from the research done by Kilbride and Ali (2010) was that there was strong family opposition for women taking English classes, which was partly explained by the fact that family members had expectations of being served by those women anytime of the day and that preventing women from learning English meant that they were dependent on family members, which decreased their ability to act on their own will. Moreover, this finding was supported by another study which

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found that living with other members of the family might result in a decline in control the decision-making power, that is other family members influencing the senior's decision to attend community services (Da & Garcia, 2015). Koehn and colleagues (2013) suggest that community centers mitigate the effects of competing obligations by providing childcare services and therefore increase adherence to programs.

Safety

Safety and racism are of concern for southeast Asians, and Muslims (Koehn et al, 2016; Salma et al., 2020). As explained by Koehn and colleagues (2016) and Salma and colleagues (2020), older immigrant women who are visible minorities and those women who wear religious attire felt unsafe and outcasted when attending centers and unfamiliar territories. "Some participants told stories of negative interactions or reported feeling unwelcome in mainstream seniors and recreation centers where physical activity programming would typically take place" (Salma et al., 2020, p. 770). Moreover, Kilbride and Ali (2010) also found that the perception of racism and lack of safety has a negative impact on the engagement during classes. For this reason, many participants expressed their preference for multicultural spaces, where they feel welcomed and included (Koehn et al., 2016; Salma et al., 2020).

Costs

Tong et al. (2020) pointed that cost of programs is also a barrier as many older immigrants live below the poverty line. A factor which is also reinforced by Koehn and colleagues (2016). Both groups of researchers recommend that increased government funding should be allocated to those programs to reduce admission costs for older immigrants.

It has also been noted that costs might significantly affect more older women (Salma & Salami, 2020). The authors highlighted that many older immigrant women did not hold a paying

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job outside of the house because they were often the main caregiver of their own children when they were younger; therefore, they face greater financial difficulties at a later age (Salma & Salami, 2020). Despite Old Age Security (OAS) pension being available to Canadian immigrants under the sponsorship program, older immigrants are only eligible to access this pension after they have lived in Canada for at least ten years (Government of Canada, 2021b). Moreover, sponsored parents/grandparents cannot access senior bus fares, which means that they also must pay the full cost of public transportation to access services (Koehn, 2006). The cost of community programs has the potential of being a significant barrier to older immigrant women.

Physical Pain and Health Issues

Physical pain and comorbidities have been associated with lower attendance to community programs (Lai, 2001; Lai & Chau, 2007; Salma et al., 2020). Physical pain and its poor management limited older immigrants' ability to attend to physical exercise and perform activities of daily living (Salma et al., 2020). Participants in Salma et al.'s (2020) study stated that being brought to Canada through the Family Reunification program limited their ability to access some governmental programs which meant that they had limited resources to manage their pain. In another study, Lai and Chau (2007) theorized since community services are largely preventative and those who are experiencing health concerns might not see the value of it, older immigrants might not believe those interventions can help.

Conclusion

This review of the literature explored types of support systems available to the older immigrant, the community center's role in providing support, benefits for attending community centers and barriers to access services. Even though community centers have the potential to provide reliable effective support systems from which immigrants can benefit physically and

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mentally, multiple barriers to access exist in the Canadian context which reflects on the overall underutilization of those services. The literature shows that immigrant women recognize and are willing to partake in activities promoted by community centers, however there are multiple barriers to access these services.

The present study proposes to fill several gaps in the literature. While the current literature explains barriers as it relates to immigration, few studies focused on the perspectives of older women. Most of the studies cited in this literature review included older immigrant men and women. While some of the authors noted perspectives of the older immigrant women, there is a paucity of studies focusing on the needs of older immigrant women. Considering this intersectionality is important to understand the needs that arise as gender, age and immigration status intersect. Moreover, in the literature reviewed, barriers from the perspective of immigrants themselves were explored, but the perspective of settlement workers remains largely underexplored. Another gap in the literature is that most studies occurred in larger Canadian centers such as Toronto, Edmonton, Calgary, and Montreal, while unique conditions arising in smaller haven't been widely explored.

To address some of the gaps in the literature, a qualitative descriptive study to understand how settlement workers support older immigrant women in a smaller urban setting was undertaken. The methodology chosen will be described in the following chapter.

Chapter 3: Methods

This chapter provides an overview of the methodology of the study, specifically the qualitative approach, theoretical perspectives, ethical considerations, methods to promote the trustworthiness of the study and positionality of the researcher.

Theoretical Perspectives

Qualitative research aims “to understand and interpret social interactions” (Xavier University Library, 2012). To achieve this goal, qualitative research relies heavily on the researcher’s interpretations, approach and interactions with the topic which are shaped by the researcher’s own worldviews and theoretical perspectives (Jacobson & Mustafa, 2019). Theoretical perspectives, that is “our view of the human world and social life within that world” provides a context and exposes the assumptions brought into the research process by the researcher (Crotty, 1998). In this section, I will discuss how the Constructivist Paradigm informed this research (Creswell & Creswell, 2018).

Constructivism, which is a term often used interchangeably with interpretivism, believes the truth to be socially constructed through human interactions (including that of participant and researcher) (Creswell & Creswell, 2018). Knowledge is understood to be subjective and therefore multiple truths are possible, as a person’s understanding of an event depends on their own perceptions, experiences, and cultural background and what that specific encounter meant to them: truth being *value laden* (Tracy, 2013). The goal of the research guided by the constructivist paradigm is to understand how humans engage and make sense of their world by describing, understanding, and interpreting people’s experiences (Creswell & Creswell, 2018; Merriam & Tisdell, 2015).

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This thesis focused on understanding how settlement workers in the Niagara Region support older immigrant women by giving the community center workers a voice. The goal of this research was to make meaning out of the participants' subjective experiences and perceptions to help uncover trends and patterns within realities and truths. The purpose of this research is congruent with that of the constructivist paradigm (Creswell & Creswell, 2018).

Methodology

Qualitative Methodology

Qualitative research is appropriate when the depth “can only be established by talking directly with people, going to their homes or places of work, and allowing them to tell their stories unencumbered by what we expect to find or what we have read in the literature” (Creswell, 2013, p. 48). According to Neergaard et al. (2009), this methodology is best suited for “‘why’, ‘how’ and ‘what’ questions about human behavior, motives, views, and barriers” (p. 2). Qualitative research adopts a holistic person-centered approach to understand and interpret concepts, phenomena, experiences, and social interactions (Xavier University, 2012). Person-centered research allows for participants to expose their own viewpoints and have their stories respected (Tracy, 2013). Qualitative research focuses on how people make sense of the world around them.

Qualitative research is a *naturalistic approach* to research inquiry (Patton, 2002). It aims to understand and interpret real-world situations as they would normally unfold, by keeping a wide-angle lens to accept its subjectivity, remaining open to emergent data by avoiding posing rigid design constraints (Tracy, 2013). This type of inquiry allows for themes to emerge that were not previously considered by researchers, leading to the generation of new hypotheses and theories through induction (Creswell & Creswell, 2018).

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By adopting a qualitative methodology, I provided a rich holistic description of how settlement workers address the needs of immigrant older women.

Qualitative Description Methodology

Qualitative description is a methodological tradition within qualitative research that aims to describe the phenomenon of interest by using a *naturalistic* form of inquiry to provide a comprehensive summary of events (Sandelowski, 2000). This form of inquiry allows for findings to be presented as a “rich, straight description” of experiences, perceptions or events using low inference and language from the collected data which are useful to understand participants’ experiences (Neergaard et al., 2009; Sullivan-Bolyai et al., 2005). In fact, this is the main difference between qualitative description and other types of qualitative methodology.

Sandelowski (2000) defends that while different researchers might choose to focus on different aspects of the data, low inference ensures that researchers do not make many changes to the data. Qualitative description advances knowledge by presenting facts about a specific phenomenon in its purest form, that is in the language the phenomenon takes place (Sullivan-Bolyai et al., 2005).

Qualitative description research effectiveness moves beyond that of eliciting description (Sullivan-Bolyai et al., 2005). It is a useful methodology in multicultural settings, as it makes it possible for cultural contexts to be examined and understood from the perspective of the person who experienced the phenomenon. For the above reasons, qualitative description is a method widely used and appropriate in the context of this research.

Within Sandelowski’s (2000) perspective, the qualitative description should not be constrained to theoretical or philosophical perspectives. She argues that instead, it should be committed to studying the phenomenon as it takes place and remaining as close as possible to the data (Sandelowski, 2010). As there is no pre-selection or manipulation of variables, qualitative

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description is regarded as the least “theoretical” within the spectrum of qualitative research (Neergaard et al., 2010). However, this is not to say this methodology is atheoretical, as studying a phenomenon as if research is not being conducted is consistent with the *naturalist* approach of inquiry (Sandelowski, 2010). Sandelowski (2000; 2010), also adds that if a theoretical and/or philosophical framework is chosen at the beginning of the study, researchers do not have to commit to all aspects of this framework, that emphasis should be to understand the phenomenon in its most pure form.

Qualitative description offers a flexible approach in terms of research design. Appropriate theoretical and philosophical perspectives, sampling methods, data collection, analysis and outcomes have been described by Sandelowski (1995; 2000; 2010), Neergaard et al. (2009), Vaismoradi et al. (2013) and Sullivan-Bolyai et al. (2005). I will discuss each approach in detail as well as the rationale for choosing each method in the following sessions.

Qualitative description was selected as the guiding methodology as it seeks to generate a description of a particular experience from the perspective of the participant which aligns well with the purpose and philosophical orientation of this study (Sandelowski, 2000).

Recruitment Sites

In the Niagara Region, settlement services are provided in the community setting (Welcome Niagara, n.d.). These agencies help immigrants with many aspects of their settling experience such as finding a place to live, job searching, registering for childcare and school, finding a family doctor, opening a bank account, filling out government forms, and English as a second language (ESL) classes, translation/interpretation, personal support and familiarization with Canadian culture and laws (Welcome Niagara, n.d.).

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According to the Welcome Niagara website (n.d.), there are currently four organizations offering settlement services in the region. One of the centers offer services geared toward immigrants who are seeking employment. Because I am interested in understanding the needs of older immigrant women who are mostly unemployed and not seeking work, I found the study would mostly benefit from recruiting participants from the other three organizations that are focused on other aspects of the settlement.

Recruitment occurred in different cities in the Niagara Region. The Niagara Folk Arts Multicultural Center located in downtown St. Catharines is the biggest urban area in the Niagara Region with 1,384.8 habitants per square kilometer (Niagara Region, 2021). There are eleven settlement workers employed at this location (Niagara Folk Arts Multicultural Center, n.a). The Welland Heritage Council and Multicultural Center located in Welland which is composed of urban and rural areas with 645.3 habitants per square kilometers has two settlement workers on site (Niagara Region, 2021) and The Fort Erie Multicultural Center situated in Fort Erie. I was not able to access the number of settlement workers employed at this location. Fort Erie is comprised of urban and rural areas and its population density is 184.7 habitants per square kilometers (Niagara Region, 2021).

Sampling Method

To generate a comprehensive description of the phenomenon, it is important that participants are familiar with the event (Sandelowski, 2000). Therefore, the sampling method strategy used was purposive sampling.

Purposive sampling allows “researchers access a wide range of data or participants who will represent wide variations of the phenomena under study” (Tracy, 2013, p. 135). According to Sandelowski (1995), in qualitative research, the object of purposive sampling is not the

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individual per se but rather events, incidents and experiences. As such, settlement workers who support older female immigrants were recruited within the Niagara Region to generate a better understanding of their experiences.

Inclusion. Inclusion criteria was comprised of (1) working as a settlement worker in the Niagara Region; (2) being employed as a settlement worker for at least six months; (3) providing direct support to older immigrant women.

Sample Size. For this study, in consultation with my supervisor, it was determined that the appropriate sample size was six participants. This decision was made while taking into consideration descriptive qualitative methodology as well as the number of settlement workers in the region.

Gaining Entry

An invitation letter (Appendix A) was sent to the President/Director of the three centers located in the Niagara Region to ask permission to recruit settlement workers from their sites. This letter outlined the purpose and methods of the study as well as the researcher's contact information. Brock University already has an established relationship with some of the centers which made gaining access an easier task (Tracy, 2013). According to Tracy (2013), researchers who can demonstrate familiarity with the site, appear to be more friendly and trustworthy and therefore are more likely to get access. Contact was established with the Director of one of the organizations and she acted as a gatekeeper and facilitated contact with the Directors of the other organizations. Participants were successfully recruited from two sites. I could not obtain consent to recruit from the third site.

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Participant Recruitment

I received written permission from the Executive Director of the FolkArts Multicultural Center (Appendix B) and from the Welland Heritage and Multicultural Center (Appendix C). On January 28, 2022, I attended a virtual staff meeting at one of the centers to introduce the study and myself to the center's staff. I prepared a short presentation about the study which included background information, the purpose of the study, possible implications and what participation would entail. See Appendix D for the presentation and Appendix E for the script. I also provided the potential participants with a Participant Information Letter (Appendix F) containing the information given at the presentation and my contact information in case they wished to enroll in the study. I also held a question-and-answer period in which potential participants could inquire about the study. Nine potential participants attended the meeting. The center's workers who wished to participate or had further questions about the study were encouraged to contact me via email or phone. Six potential participants contacted me to enroll in the study, but one individual was not involved in providing direct care to older immigrant women and therefore did not meet the inclusion criteria. At the second center, two settlement workers are employed and, I sent the invitation to participate in the study to both. One individual contacted me and met the inclusion criteria. Six potential participants were successfully recruited to the study.

Data Collection

Interviews are a method for data collection that is consistent with the constructionist paradigm in that it promotes *verstehen* (Tracy, 2013). *Verstehen* is a method that allows for empathetic listening to elicit to an account of reality based on a participant's point of view (Tracy, 2013). Within the constructionist paradigm, the interview process is viewed as a collaboration between the researcher and participant and gives an opportunity for the researcher

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and participant to actively connect (Wolgemuth et al., 2015). Participants can share their experiences and perspectives and the researcher has an opportunity to ask participants to expand on aspects of interest (Tracy, 2013). All interviews were conducted between February 4th, 2022, and March 11th, 2022, and ranged in length from approximately 49 minutes to 90 minutes.

The semi-structured interview method was employed to guide the conversation and generate a description of the participant's perceptions and experiences through use of open-ended questions (Tracy, 2013). Interview guides, which are commonly used within the constructivist paradigm, offer a less-formal, more flexible list of questions the researcher can draw from to align with the needs and flow of each interview (Tracy, 2013). I developed the interview guide (Appendix G) in consultation with my supervisor based on the literature review (see Chapter Two). Besides the 17 open-ended questions, I also included demographic questions about the ethnicity, spoken languages and immigration status of the settlement workers to enlighten some of the participant's backgrounds.

Given that in-person meetings were not feasible, considering the COVID-19 pandemic restrictions, interviews took place virtually either through telephone or via webcam, depending on the participant's preferences. Two participants chose telephone interviews while four opted for webcam-based interviews. Tracy (2013) described several advantages and disadvantages of conducting technologically mediated interviews. Advantages are cost and time effectiveness, increased engagement and interaction while interviewing about sensitive topics, and encourages the voice of the otherwise marginalized population. Limitations include decreased rapport between researcher and participant, decreased or absent non-verbal data, limited sample since not all possible participants have access to telephones/internet and decreased participant's focus during the interview due to increased environmental distractions. Moreover, Trier-Bieniek

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(2012) found it is never guaranteed that researcher-participant rapport will be established with face-to-face interviews and that telephone interviewing can benefit the participant for its convenience (in that it avoids commuting) as well as it permits that participant chooses where they will be interviewed. Despite the limitations described by Tracy (2013) and Trier-Bieniek (2012), I did not encounter any issues with recruitment due to the mode of interviewing. Moreover, I felt that participants were open to speak with me and therefore it did not impact rapport. There was decreased non-verbal data due to the telephone interviews conducted, however, I did not feel this was detrimental to the research.

To ensure the effectiveness of the telephone interview and that rich data is gathered. I requested an initial interview and requested a follow-up if necessary; however, no follow-up interview was necessary because I, in conjunction with my supervisor, determined that the research questions were answered.

I also provided a list of questions to the participant prior to the interview as suggested by Tracy (2013), so that the participant had a chance to think about answers and arrive at the interview prepared. Interviews were digitally recorded and transcribed without identifiers.

Data Analysis

One of the main characteristics of the qualitative descriptive methodology is the relatively low inference compared to other qualitative methods (Sandelowski, 2000). While others use higher-inference analysis methods to produce thick descriptions (ethnography), develop a theory (grounded theory) or understand the meaning of an experience (phenomenology); qualitative descriptive does not try to fit the dataset into a specific theory and avoids “reading between or over the lines” (Neergaard et al., 2009; Sullivan-Bolyai, et al., 2005). Low inference and low-level interpretation allow the researcher to stay close to the data and

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develop an account of participants' experiences adopting the language used by participants. (Sandelowski, 2000).

According to Vaismoradi et al. (2013), approaches congruent with qualitative description are content analysis and thematic analysis. Content analysis is described as undertaking a systematic approach of unobtrusively coding data to establish trends, frequency, and relationships. While thematic analysis is a “method for identifying, analyzing, and reporting patterns (themes) within the data” (Braun & Clarke, 2006, p. 79). While both methods aim to break the data into smaller units (codes and themes), thematic analysis allows for a rich, detailed, and complex account of the data as well as the identification of commonalities within the data (Vaismoradi et al., 2013). Rather than focusing on the frequency, thematic analysis is concerned with the quality and relevance of the findings. Thematic analysis, therefore, was the method chosen for data analysis.

Inductive and deductive reasoning can be used in thematic analysis (Braun & Clark, 2006; Vaismoradi et al., 2013). The former refers to a type of reasoning which begins with observations and circumstances and culminates in broader generalizations and/or theory formation (Tracy, 2013). While the latter begins with broad generalizations and theory and then moves toward observations and circumstances (Tracy, 2013). While deductive reasoning within thematic analysis tries to fit the themes within the theoretical framework, inductive reasoning stays close to the data and draws themes from the data itself without trying to fit into preconceived concepts or theories (Braun & Clark, 2006; Patton, 2002). Given there is little theory and knowledge of the phenomenon and the congruency of inductive reasoning and the qualitative descriptive method, the approach I undertook was guided by inductive reasoning. It is important to note, however, that despite conducting a literature review and using this information

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to shape the methodology, during the data analysis, I did not try to fit the data set into concepts found during the literature review, rather I remained close to the data and presented results that reflect what was found during data analysis.

Braun and Clarke's (2006) publication aimed to consolidate thematic analysis as a method. In their paper, they discussed the theory and operationalization of thematic analysis to enhance the researcher's ability to employ this method soundly. A theme is described by its ability to "captures something important about the data in relation to the research question and represents some level of patterned response or meaning within the data set" (Braun & Clark, 2006, p. 82). Braun and Clarke (2006) point out that when a theme is identified, its significance does not reflect its prevalence in the data set but rather how the theme captures an important element that helps answer the research question. Thematic analysis and theme setting require the researcher to develop intimacy with the data and an understanding of the essence of each theme and how themes reflect an aspect crucial to answer the research question.

One of the greatest advantages of using thematic analysis is that it is not particularly bound to a philosophical and theoretical perspective and as such it provides framework flexibility (Braun & Clarke, 2006). Within constructivism, thematic analysis "seeks to theorize the sociocultural contexts, and structural conditions, that enable the individual accounts that are provided" (Braun & Clark, 2006, p. 85). Therefore, this analysis method is congruent with the philosophical orientations of this paper.

The protocol for data analysis followed that proposed by Braun and Clarke (2006) and are described below.

- 1) Familiarizing with the Data: read through and transcribed the entire data into word documents to increase familiarity and develop an understanding of its depth and breath.

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- 2) Generating Initial Codes: based on initial data immersion, the entire data set was coded systematically in NVivo 12 (2018) to reflect interesting aspects of the data and ensure equal attention is given to the entire data set.
- 3) Searching for Themes: now that data is organized by codes, those codes were grouped into larger, overarching themes.
- 4) Reviewing Themes: this process entails reviewing how each individual data fits within the themes and if it contributes to form a coherent pattern. After this was accomplished, the next step entailed seeing how the themes fits within the entire dataset by building a thematic map.
- 5) Defining and Naming Themes: further refining themes to capture the essence of the themes and the aspects that the given theme captured. Subthemes were identified within larger and more complex themes to maintain structure and clarity.
- 6) Producing the Report: The report was created to “provide[d] a concise, coherent, logical, non-repetitive and interesting account of the story that the data tell – within and across themes” (p. 23).

Step 1 (familiarizing with the data) was accomplished simultaneously with data collection. The process of ongoing data analysis allows for continuous reflection about the meaning of the data, increase familiarity with the data, preliminary setting of codes, and emerging insights that can shape the next round of data collection and direct the focus of the study (Merriam & Tisdell, 2015). Merriam (1998) also emphasizes the importance of constantly revisiting the central research question throughout simultaneous data analysis to not lose sight of the study purpose. This approach is aligned with Braun and Clark’s (2006) approach to thematic analysis as they note that despite offering a step-by-step approach to data analysis, it is important

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for this process to be a *recursive* rather than linear, therefore they encourage the researcher to go back and forth between steps (Braun & Clark, 2006). The *recursive* method which was used during analysis promotes feminization with the data set and congruency between themes and data.

Data analysis took place until theoretical saturation was achieved. That is (1) there was no new data emerging in each category; (2) the properties and dimensions of a category were well developed; (3) relationships between different categories was well established and validated in consultation with my supervisor and committee members (Tracy, 2013).

Thematic Analysis provides a step-by-step method for organizing and making sense of the data to produce a clear, concise, and relevant report (Braun & Clark, 2006). It is also congruent with the philosophical and methodological orientations of this research; therefore, it was the analysis method of choice.

Ethical Considerations

“Researchers need to protect their research participants; develop a trust with them; promote the integrity of research; guard against misconduct and cope with new, challenging problems” (Creswell & Creswell, 2018, p. 88). According to Ellis (2007), there are three main ways to maintain ethics in research which are procedural, situational, and relational ethics.

Procedural ethics is concerned with ethical actions prescribed by organizational and/or review boards prior to commencing data collection procedures (Tracy, 2013). Ethics approval was obtained from Health Science Research Ethics Board (HREB) from Brock University Office of Research Ethics (21-106 PRENTICE) in keeping with the Canadian Tri-Council Policy statement on procedural ethical conduct for research (Appendix H). A letter of permission was also acquired from the Executive Director/President of the two centers (Appendices B and C).

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Procedural ethics is also concerned with obtaining consent from the research participant prior to engaging in research (Appendix F). To ensure an ethical approach to research, I also completed the Tri-Council Policy Statement 2 (TCPS-2) training.

Situational ethics, which is ethics in practice, is concerned with everyday ethical issues that might be unpredictable and subtle, but important to note and consider (Ellis, 2007; Guillemin & Gillam, 2004). Tracy (2013) further points out those situations might be specific to a context or sample population and therefore difficult to predict prior to entering the site. And Guillemin and Gilliam (2004) consider that:

It is within the dimension of “ethics in practice” that the researcher’s ethical competence comes to the fore. By this, we mean the researcher’s willingness to acknowledge the ethical dimension of research practice, his or her ability to actually recognize this ethical dimension when it comes into play, and his or her ability to think through ethical issues and respond appropriately. (p. 269)

During the interviews, I aimed to be ethically sensitive to recognize possible ethical issues to act appropriately, as per Guillemin and Gilliam’s (2014) advice and the general principle of do no harm. No ethical issues arose during the interviews.

Relational ethics was maintained throughout the study. Relational ethics “recognizes and values mutual respect, dignity and connectedness between researcher and researched, and between researchers and the communities in which they live and work” (Ellis, 2007, p. 4). As outlined by Tracy (2013), this type of ethics encourages the researcher to be mindful of ethical implications throughout the study, rather than just initially. This was ensured by collaborating with participants, treating participants as equals, and putting the needs of the center/participants first. Ethics of care was promoted by relational ethics and is congruent with my own worldviews

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as a constructivist, as it enhances the cocreation of knowledge and empathetic listening which is crucial to *verstehen* (Tracy, 2013).

“Ethical dilemmas and concerns are part of the everyday practice of doing research” (Guillemin & Gillam, 2004). I believe using principles of procedural, situational, and relational ethics, this study was conducted ethically.

Voluntary Informed Consent

During recruitment, all participants received an in-depth explanation of the study and what their participation entails. Upon acceptance of enrollment, I explained the informed consent to the participant (Appendix F). The consent included the scope of the research, their role, possible risks as well as their right to withdraw at any time they see appropriate. According to Tracy (2013), strong consent enables the participant to feel protected and therefore more willing to share information during data collection, which in turn leads to more fruitful data. Since I conducted telephone/webcam interviews, verbal consent was acquired prior to the interview.

Possible Risks

Participation in this study was voluntary and subjects were informed of their rights pertaining to declining to answer certain questions and withdrawing from the study at any time they wished, without any explanation required. It is possible that there was a social risk associated with this study in that participants might feel obligated to participate, given the nature of the relationship between the participants and the leaders of the organization. This risk was minimized by reinforcing that participation was voluntary and confidential and that participation or decline to participate in the study would have no implications on their work relationships. All participants recruited provided informed consent.

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Confidentiality

Given the small number of participants and the increased risk of loss of privacy, maintaining confidentiality was crucial to this study. The steps taken to ensure the confidentiality of the participants included: only minimal demographic information was collected, and no names were included in the data collection sheet. Instead, participants were identified using an identifier in the data collection sheet as soon as data was collected. The link between participant identifier and participants' demographics was kept on a separate document to avoid linking databases. Only myself and my supervisor had access to this document. All data collected was stored in a password protected hardware. No names were included in any of the reports resulting from the study. File linking participant information with data was deleted when data collection was finalized.

Trustworthiness

Trustworthiness is defined as the “systematic rigor of the research design, the credibility of the researcher, the believability of the findings, and the applicability of the research methods” (Rose & Johnson, 2020, p. 434). As pointed out by Guba and Lincoln (2005) “No matter how real, natural, or objective they may seem, criteria are social products created by human beings in the course of evolving a set of practices to which they (and we) agree to conform” (p. 269). As a result, in qualitative research methodology there are multiple ways to confirm trustworthiness of the research results.

Trustworthiness plays a much different role in qualitative research than how it has been understood by quantitative scholars (Sparkes, 1998). Concepts such as objectivity, reliability, and generalizability, which have been heavily used in the quantitative context, may not be compatible with qualitative research (Tracy, 2013). Objectivity confirms the research results are

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bias-free (Tracy, 2013). Reliability relies on data consistency overtime, that is, it assumes that if a study was replicated, the results would remain unchanged (Creswell & Creswell, 2018). Generalizability refers to the applicability of results in other settings and contexts (Tracy, 2013). While those criteria are useful in the context of quantitative and positivist methodology, they do not serve as a criterion of trustworthiness under other paradigms, such as constructivist, critical and modern (Tracy, 2010). With qualitative research conducted under those paradigms, the researcher is aware of their own biases and brings personal value to the research; research does not accept an empirical reality; studies cannot be replicated since the participant/settings change over time; research is contextualized, that is it cannot be generalized (Creswell & Creswell, 2018; Tracy, 2013). For the above reason, in this study, I enhanced trustworthiness by employing the criterion that is congruent with the philosophical and methodological orientations of this paper. The chosen method is based on ‘Eight “big-tent” criteria for excellent qualitative research’ (Tracy, 2013), as theses criteria allow qualitative research to be “understood and evaluated on their own terms” (Deetz, 2001, p. 38).

Tracy (2013) outlined eight criteria of excellent qualitative research to fulfill the particularities of this methodology. Despite some qualitative researchers believing that measuring research quality by outlining criteria can be irrelevant, Tracy (2013) defends those criteria can be very useful in helping researchers develop a sound study, especially novice researchers. The “big-tent” provides a flexible approach that can be shaped according to the purpose of the study and the needs of the researcher (methodological, philosophical, and theoretical) (Tracy, 2010). The criteria include a worthy topic, rich rigor, sincerity, credibility, resonance, significant contribution, and ethical, and meaningful coherence (Tracy, 2013). This study achieved various ‘criteria’ of qualitative research, which are discussed below.

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Worthy Topic

Tracy (2013) defines a worthy topic as research topics which “reveal an aspect of life that has been overlooked, misunderstood, or mistaken” (p. 231). There is scarce literature about the role of settlement workers in supporting older immigrant females (as discussed in chapter two) and to better support the needs of aging immigrants in Canada, it is important that the experiences of settlement workers in supporting older immigrant women be known. As such, this study is a relevant, timely and significant.

Rich Rigor

Rich rigor refers to the appropriateness of a research methodology (Tracy, 2013). Through this chapter, I described a sound methodology that is congruent with the rigorous research standards set by Tracy (2013) by maintaining an audit trail which allows for results to be traced back to the data, description of the methodological decisions and interpretations made.

Sincerity

Sincerity is defined as research that is genuine and vulnerable, can be measured in terms of demonstrating self-reflexivity and transparency (Tracy, 2013). Self-reflexivity is demonstrated through exploring and making known my positionality, motives, and goals for pursuing this study. I also kept a research journal describing each interaction alongside with contexts, emotions, and intentions to better understand the background of the story being told and to encourage self-reflexivity. Transparency is conveyed by openly discussing the research process and difficulties arisen. On self-reflexivity and transparency, Wolcott (1995) recommends “covet your biases, display them openly, and ponder how they can help you formulate both the purposes of your investigation and how you can proceed with your inquiries. With biases firmly in place,

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you won't have to pretend to complete objectivity, either" (p. 165). Through self-reflexivity and transparency, I aim to produce research that is sincere.

Credibility

Tracy (2013) states that a credible study is trustworthy, dependable, and plausible, that is it ensures the researcher adequately represents the constructed realities of the participants.

According to Tracy (2013), credibility can be achieved through multiple means and as such I employed several methods which are described below.

- 1) Multivocality is the inclusion of multiple voices, including data that are divergent and convergent (Tracy, 2013). It ensures there is an understanding of how participants' subjectivities may affect their intentions and standpoints (Tracy, 2013). Multivocality was incorporated through purposeful sampling of settlement workers from different centers as well as collection of demographics.
- 2) Member reflections involves providing occasions for "sharing and dialoging with participants about study's findings" (Tracy, 2013, p. 238) through questions, feedback, critique, and affirmation. This was accomplished through sharing findings of the study with participants and welcoming participants comments. See Appendix I for report.
- 3) Dependability was achieved by maintaining an audit trail in the form of a journal, that provides a detailed account of the decision-making process that is available to the consumer upon request (Merriam & Tisdell, 2015).

Resonance

In qualitative research, resonance can be achieved through transferability, naturalistic generalization, and aesthetic merit (Tracy, 2013). Transferability aims to determine how well findings can be used to understand elsewhere (Merriam & Tisdell, 2015). According to Lincoln

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and Guba (1985), for results to be transferable, the researcher needs to provide as much description such that the consumer can determine whether the results are transferable or not and to what extent. Naturalistic generalization is concerned with “the fact that research can be generalized by its readers and made to apply to their own research projects, scenes, or even personal lives” (Tracy, 2013, p. 249). According to Tracy (2013), aesthetic merit ensures research is presented in a compelling, touching way. To achieve resonance, in Chapter Four, I have provided a detailed rich description of the findings, including context and meaningful direct quotes.

Significant Contribution

Significant contribution is defined by Tracy (2013) as “findings extend, transform, or complicate a body of knowledge, theory, or practice in new and important ways” (p. 240). This study contributes to the existing body of knowledge both heuristically and practically. Heuristically speaking, this descriptive study shines a light on an issue that has only been explored on the surface and I hope it prompts the curiosity of other researchers to further explore it. It also provides further insight into the work settlement workers accomplish to support older female immigrants. The study has the potential to improve understanding and enhance the curiosity of researchers.

Ethical

According to Tracy (2013) ethical practices must be followed to ensure trustworthiness of qualitative research. In this study, I utilized procedural, situational and relational ethics as means to achieve a sound research practice. Procedural ethics are concerned with transparency and honesty towards research participants and consumers which is prescribed by Institutional Review Boards, such as the Office of Research Ethics at Brock University to ensure appropriate

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procedural ethics (Tracy, 2013). Situational ethics, ensures researchers are considering ethical practices which are context-related beyond procedural ethics (Ellis, 2007). Tracy (2013) defends relational ethics as it treats participants as a whole rather than as just subjects of the study. How I incorporated ethical practices into this study was discussed in depth earlier in this chapter (see p. 32). Ethical research practices are an essential component of a successful and trustworthy study.

Meaningful Coherence

With qualitative studies researchers have the freedom to employ several methods, methodologies, philosophical and theoretical to produce research, rather than having to conform to a pre-established norm (Creswell, 2013). Tracy (2013) suggests meaningful coherence in the qualitative context means that “(a) achieve their stated purpose; (b) accomplish what they espoused to be about; (c) use methods and representation practices that partner well with espoused theories and paradigms; and (d) attentively interconnect literature reviewed with research foci, methods, and finding” (p. 245). To establish meaningful coherence, I provided explanations on how qualitative description and constructivism assisted me in achieving the research purpose; how the epistemology, philosophical orientation, methodology and method used are aligned; I also explained how the literature informed refining of the research question and methodology.

Researcher’s Perspectives

Qualitative research relies heavily on the researcher’s interpretation and interaction with the topic and participants (Xavier University Library, 2012). Therefore, it is important for the researcher to engage on reflection of their positionalities to understand how the research topic is being approached through different stages of the research process (Jacobson & Mustafa, 2019).

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My interest in conducting this research stems from my both my professional and personal experience with older female immigrants and their settlement experiences in Canada. As a nurse, I worked in a major hospital in downtown Edmonton caring for clients of all ages and backgrounds. It always struck me how older female immigrants must overcome barriers such as language, cultural background, and ageism to integrate into a new society. In many instances, the complexity of settlement coupled with the barriers to integration lead those women to become highly dependent on their families to navigate not only the health care system but also other aspects of their lives.

In the personal realm, I am a first-generation immigrant who moved to Canada from Brazil in my late teens. Through engagement in my own immigrant community, I learned that many older women have difficulty adapting to a life in a new country later in life. Those difficulties in adapting often resulted in depression, weight loss/gain, anxiety, difficulty socializing, loneliness, and social isolation. One specific story that drove me towards this topic was of an older Brazilian woman who was sponsored by her daughter to come to Canada to help care for three children. Upon her arrival, she was tasked to care for her grandchildren and with the housework. To maintain her social life, she was initially able to attend a community center in Montreal as she lived in a smaller urban center and there were no community services available in Portuguese where she lived. However, since the COVID-19 pandemic started, that option was no longer available to her. Despite living with her family, she didn't feel she connected with them in the same way as she connected with the community center members. Due to this void, she felt lonely and isolated from the people she had shared common ideas/beliefs with, and unfortunately, she withdrew into herself. I understood attending community services and activities appeared to be an important component of her life, and since learning about her story I

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became interested in studying more about community centers and how they support older immigrant women into helping them adapt to their new lives in Canada.

My social identity as well as previous knowledge of some of the hardships within my community, have driven me toward this topic. I believe being a woman and immigrant gives me an “insider view” and helps me recognize some of the struggles women have faced. However, I do acknowledge that even with the shared commonalities, there will be substantial differences in our settlement process and experiences. I believe my social status and age of immigration contribute to those differences. First, I immigrated with my family under the Investor Program, which meant we were financially stable. Second, I immigrated during my teenage years, while most of the older women who access settlement services immigrated at an older age. I believe my background and personal experiences in this topic to be an asset to this research project, it gives me greater awareness about the topic, enables me to connect with participants on a deeper level and possibility achieves *verstehen*. I am aware of potential bias that could arise from my positionality, so to address those assumptions I maintained an audit trail in the form of a journal as described in the trustworthiness section. I journaled after each interview, as well as maintained an audit trail of the analysis.

In the qualitative research tradition and constructivist paradigm, the researcher is seen as a research instrument of data collection (Smith & Sparkles, 2016). Thus, the role of the researcher needs to be considered. My social identity might be helpful in balancing powers and leading to a stronger researcher and participant connection (Daley, 2007).

Given that we are constantly being exposed to different ideas and situations, I believe our positionalities are in a state of flux and continue to change based on our interactions with the surrounding environment and people. Being aware of such changes informs us about the way we

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think and see things, as well as the conclusions we draw from situations. It also allows us to understand our limitations and the ability to see what is being presented to us. Therefore, reflections on positionality were ongoing throughout the research process.

My social identity as a nurse and immigrant coupled with my awareness of the growing number of older immigrants in Canada propelled my interest in pursuing an in depth understanding of this topic.

Conclusion

Qualitative description is a research methodology which aims to generate a clear description of participants' experiences using language that is familiar to the participant (Sandelowski, 2000). Through this chapter, I described the research methods used to achieve a sound and trustworthy design by providing a detailed description of each step along with rationales.

I believe my positionality, the Constructivist worldview, and the Qualitative Description methodology are well aligned to provide a unique perspective in making sense of the role of settlement workers in supporting older immigrant women from the participants' point of view to increase understanding about this phenomenon of which little is known. In the next chapter, I will discuss the results of the interviews conducted.

Chapter 4: Findings

The purpose of this study was to describe the role of settlement workers in supporting older immigrant women in a smaller urban setting. To achieve this goal, interviews were conducted with settlement workers in the Niagara Region. In this chapter, I will discuss the intake process at both recruitment sites and provide a description of the study participants and a description of the needs of older immigrant women from the perceptions of settlement workers. I will discuss the themes that emerged from the data analyses in answering the research question: “How do settlement workers support older immigrant women in a smaller urban region setting?” and sub question “What are the needs of older immigrant women from the perspective of settlement workers?” A summary of the findings will be presented at the end of this chapter.

Participants

Six participants agreed to enroll in the study, and five of them worked in the same center. Two participants were male and four were female. All participants were born abroad and immigrated to Canada, five of them during adulthood and one as a child, they immigrated from countries in Africa, South America, Europe, and Asia. Two participants stated they utilized settlement services when they were newcomers to Canada. One participant came to Canada via a student visa and applied for a work permit, two immigrated as refugees and three as skilled workers. Study participants serve clients in multiple languages as they speak between two and four languages each. All participants have spent their careers as settlement workers in the Niagara Region and have not worked in this role in another region. Five participants only worked as settlement workers in the center where they currently work, while one participant worked at a different center prior to joining their current organization. The length of experience in this

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profession ranges from 1.5 years to 20 years, with a median of 6.75 years. As there is no formal training to be a settlement worker, they had variable educational backgrounds. The education received by settlement workers interviewed in this study ranged from certificates to a master's degree.

Major Themes

According to Braun and Clark (2006), thematic analysis “involves searching across the data set [...] to find repeated patterns of meaning” to answer the research question (p. 15). As such, I will present in this section the major themes and sub-themes that emerged from the data analyses and provide exemplars, which are “significant and multifaceted examples researchers “identify in the data through coding” (Tracy, 2013, p. 207). Using exemplars is a useful tool to present results and illustrate the themes within the context of qualitative description as this methodology aims to produce a “descriptive summary of the informational contents of the data in a way that best fits the data” (Sandelowski, 2000, p. 339).

During the interview, settlement workers identified their mandate was to “help people integrate” (Participant 6) and described their experiences in supporting older immigrant women to fulfill their mandate. From the qualitative analysis of those interviews, four main themes emerged. Those are (1) *Older immigrant women described from the perspective of settlement workers*; (2) *Potential barriers older immigrant women face in accessing services*, (3) *The know-how of being a settlement worker*, and (4) *The art of being a settlement worker*. In the following sections, I will describe each theme and subtheme. Table 1 provides a summary of the four themes.

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Table 1

Summary of Key Themes and Subthemes

Theme	Subtheme	Description
Older immigrant women described from the perspective of settlement workers		Description of older immigrant women from the perspectives of settlement workers. Generally, they are over 50 years old, arrived to the country via the sponsorship/refugee program, have low-English proficiency, have difficulties finding a job, dependent on family members/settlement workers to perform tasks of daily living, dependant on sponsors financially, susceptible to domestic violence and have few opportunities to socialize.
Potential barriers older immigrant women face in accessing services	Language	Biggest barrier to access programs. Decreased language increases dependence on family and settlement workers. Mitigated by offering services in multiple languages.
	Transportation	Using public transportation is a challenge to older immigrant women, because of fear of getting lost. Driving is also a challenge, as they may not have experience driving in their country of origin.
	Knowledge of programs available	Lack of knowledge of existence and benefits of settlement services is a barrier. This knowledge gap contributes to the stigma around mental health and lower utilization by older immigrant women.
	Using technology	Lack of access to a computer, skills to operate a computer and perceived disengagement during virtual sessions poses challenges to access programs. Some barriers were mitigated by offering computer literacy training.
	Domestic work and caregiving	Caring for younger children, family members and the house limits opportunities for engagement in activities at the center.
The know-how of being a settlement worker	Existing Programs that meet older immigrant women needs	50+ Program, Settlement Services and Mental Health Counseling Programs are designed and carried by settlement workers to fulfill the needs of older immigrant women.
	Factors that impact the work of settlement workers	Partnerships, available funding, and resources impact the experiences of settlement workers in supporting older immigrant women.
The art of being a settlement worker	Build trusting relationship	Building strong, trusting relationships with older immigrant women and be available to assist with aspects of their lives beyond settlement services.

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Theme	Subtheme	Description
	Adapt to emerging needs	The need of being adaptable to the unique needs of older immigrant women, including being accommodating to cultural needs.
	Leverage own experiences	All settlement workers were immigrants themselves. Settlement worker's experiences with their own immigration and educational background has a positive impact on their services.
	See work as service to community	Settlement workers understand their role in helping older immigrant women as a service to the community.

Theme 1: Older Immigrant Women Described From the Perspective of Settlement Workers

While describing their own experiences supporting older immigrant women, settlement workers provided insights into their perceptions of this population. Settlement workers understand someone as an older immigrant from the perspectives of the immigration process. For instance, they know that after the age of 40 years old, it becomes difficult for someone to be accepted in Canada as a skilled worker. "We don't generally see older skilled worker immigrants, [skilled workers] are generally under 50 years old, actually generally under 40" (Participant 4). So, they define older immigrants as those who landed to the country after the age of 50 years old. "It is just the fact that they are 50 plus when they come to Canada" (Participant 4).

According to settlement workers, most older immigrant women who access the center arrive to the country via the Family Sponsorship Program or the Refugee Program. "Most of the seniors, most of the 50 plus come to us one of two ways they come as refugee claimants, government sponsored refugees or family class, their children sponsored them and that's a very different experience" (Participant 4). Comparing the different status, settlement workers believe that sponsorship status puts older immigrant women at a disadvantage compared to refugee status.

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Refugees find it easier to navigate the system. People who come here through family sponsorship don't have access to programs like Ontario Works. Because the person who sponsored them would have signed that they would take care of the people they are sponsoring. (Participant 6)

Older immigrants who arrive to the country via the sponsorship program are not able to access government supports such as the Ontario Disability Support Program (ODSP) and Ontario Works and instead must financially rely on sponsors. According to settlement workers, in some instances, the support from family members is not enough and the older immigrant may need to find a job. However, finding a job for older immigrant women can be challenging especially for those without Canadian experience and with a low English level, which makes it more challenging to prepare a resume and pass an interview.

They wanna work, they can't get a job ... sometimes they get discouraged before they even try. You know they can't get past this interview. They can't get pass having to do a cover letter. They can't get there. (Participant 4)

Difficulties arising with finding a job, may compromise older immigrant women's quality of life. They may lose their ability to choose where they will live, or which foods they will eat.

So, not being able to find a job means that that will affect your housing, that will affect your finances, that will affect what you eat, you spent time at food banks just trying to supplement the little that you have. (Participant 6)

In some instances, despite being brought to the country to live with other family members, older immigrant women may choose to live on their own. However, because of the financial constraints, many older immigrant women wish to live in subsidized housing which is more affordable. "For older ones, a lot of people want to apply to Niagara housing" (Participant

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5). However, there is a shortage of subsidized housing in the Niagara Region. “We have an issue with the housing. Let's say for example from Niagara Region Housing wait list, you can wait for maybe from seven, eight years” (Participant 3).

Settlement workers also noted that “working gives them an opportunity to socialize” (Participant 5) as well as gives them the prospect of being a contributing member of society.

Participant 4 further adds “And working actually will satisfy that connection with the community, doing something useful, getting out of the house.” This connection is further supported by Participant 5:

But they need to participate in the society. So that's why some of them will go out and go to do cleaning and work in restaurants. They feel that this is how they get involved in the Canadian society. Even if they don't need money to support themselves. (Participant 5)

Besides being financially dependent on sponsors, older immigrant women also depend on family members to navigate their daily activities because of not being able to communicate in English. “They are more dependent on their family members to accomplish their daily activities. First, with this kind of group, their English language level is not very good” (Participant 5). The English barrier is not easily resolved as settlement workers believe it is harder for older immigrants to learn another language.

It is just the fact that older 50 plus when they come to Canada, and they have not learned English before. It's just really hard for them to learn. I see very few of them really mastering to any extent the language. (Participant 4)

Two participants also noted that the language level of men is often higher than the women. “For men, their English level is usually higher from three to four [out of 12 levels] and above. For woman, it usually starts from zero or one. It is very hard to find one lady that speaks at a level 3

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or 4” (Participant 3). This participant attributes this difference to men being more involved in the community. Participant 3 further supports this observation and adds that this difference in language is due to men usually holding higher education compared to women. “I would say from the experiential learning group, the males who attend this program, their English levels are higher, generally, and they have kind of more international educated background” (Participant 2).

As a result of decreased opportunities for socialization, they also identify that there is a risk of social isolation in the older immigrant community, “so loneliness is a big factor” (Participant 4). According to Participant 2, “Feeling that they are belonging to something bigger than belonging to a society” is a need for this population. This is also supported by Participant 5 “Because of their language, they want to go to the community to participate, when you are new to a place, they just want to talk to people.”

So, they prefer to stay here and then they feel like they are trapped. That's actually the word that they choose, they're trapped here with nobody to talk to because their kids, they are busy with work and their grandchildren they are still young, and they have no adult people to communicate with. (Participant 2)

They believe this issue is partly because older immigrant women might not have access to a large social circle which leads them to be more dependent on family members.

However, this overdependence on family members might not benefit family dynamics.

Now, if they come with a family that array of social network, social support. But overdependence on your kids is not healthy for either the kids or for you [...], they need to get out of the house and not always be depending on the children for everything including their social supportive and social contact and that's sometimes hard for older people

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especially when there isn't an established community in Niagara. Some communities are much better organized than others. (Participant 4)

Another factor that contributes to isolation that was identified by settlement workers is that many older immigrant women who land in Canada through the sponsorship program are brought by their families to help with raising children and caring for the house which consumes their time and keeps them isolated in their house with little time to engage in other activities. Settlement workers also discussed the marital status of older immigrant women.

Many of the women who come here, often they come with their children and are generally either widowed or divorced. Very heavy, my clientele that I have the women are heavily either widowed or divorced and they come without men. (Participant 4)

Participant 6 describes how overwhelming the experience of immigration can be to older immigrants due to feelings of loss which might contribute to mental health issues.

“I was born here [referring to their country of origin], I will die here. I have my people here, I have everything here, I got my life of large here, and that is very dear”. There is an overwhelming sense of loss that comes from that, and you lose familiarity with the place you knew, the people you knew, even the food in you knew and you go to your place where you don't know anybody, where the food doesn't taste like you are used to and their losses are magnified. As a younger person, you adjust faster, it is easier to adjust as a child. As an adult, it's much harder whereas if you're an adult and has to rely on and younger person, on a child, for guidance or for interpretation, for everything, all the power is taken from you and given to that person, they can do whatever they want. So, the feeling of loss and being it magnified in that case. (Participant 6)

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Participant 4, however, noted that in their experience, depression is a chronic issue within the older population and that is aggravated for the older immigrant population because there are limited resources available to them to improve overall mental health. “But I would say that this is a chronic problem for an older population like across the board, but the problem is the older immigrants may not have the resources to combat their depression.”

The current COVID-19 pandemic also contributed to mental health issues among the older immigrant woman population.

The processes and the needs have switch into this pandemic world. If we had as I said at the beginning, if we had isolation in this population before COVID, now it has increased 100%. If they had anxiety before COVID, it has increased. So, everything we had before, at least in the mental health aspect [...], it has increased because our social life and our life has changed. So, it means that they need more and more support. (Participant 1)

In addition to aggravating already existing mental health issues, the pandemic has introduced fears associated with acquiring the virus as well as spreading the virus.

And on the one hand, it [the pandemic] kept people in their houses and not able to move around, not able to, you know, leave without the fear of being infected or infecting others and things like that. And it created a lot of sorrow and a lot of mental health issues, challenges. (Participant 6)

Four participants discussed issues of domestic violence involving older immigrant women. Domestic violence is yet another contributor to decreased mental health among older immigrant women. Older immigrant women are sometimes not aware that they are victims of domestic violence and that in Canada there are laws protecting them from abusive relationships. “Domestic violence that maybe sometimes they are not aware of back home, but when they get

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here, they are able to understand that this is abuse. This is psychological, verbal, physical or sexual, financial abuse” (Participant 1). Other participants also mentioned that in many instances abuse is not reported because the older immigrant woman may be financially dependent on the perpetrator, especially in situations involving sponsorship.

The main issue, as I mentioned, they came from like specific culture, specific backgrounds and they will be worried about. “OK, if I kick them out now and say OK, I cannot live with this guy, he is not good. But what I'm gonna do?” This is a challenge. Most of them do not declare that [abusive relationships] for us or for anyone, and as just before will be silent because of that, they were dependent on them. So just okay, “what I'm going to do?” (Participant 3)

So, if they [family members] sponsor you and become abusive, that can create a really difficult situation and, in the end, people stay in those situations because there's nowhere to run and you know the what-ifs, “what if I leave, what happens to me, what happens to me financially?” (Participant 6)

Also, there's a lot often there's problems within family sponsorships, difficult family situations, they're not getting along with parents, the mothers are not getting along with the sponsoring children, the children are tired they want their parents to leave, at the same time they have commitment to support the parents, there's a lot of like emotional family conflict situation that we deal with. (Participant 4)

Participant 6 shares a situation involving older immigrant women and abuse perpetrated by a sponsoring child.

I met a lady that was referred to me by community members who thought I would be able to help. She was being abused by her daughter. Her daughter told her to leave her job in

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the military and she left, and she retired. She came here and the daughter said, I will sponsor you when you get here. She got here, she left her livelihood, she sold the house. Now, she's here and her daughter was abusing her. She takes care of the kids, but she's not allowed to leave the house, she's not allowed to talk on the phone. She's not allowed. She is emotionally abused, psychologically abused. Her friend had to find me and tell me about her. And we sit down, and we start talking and I found that we actually knew each other. You know her friend ended up telling her because she couldn't file a refugee claim because she had a military background and she was afraid that wouldn't work out. But the other thing was, "I couldn't do that to my daughter, I can't. I can't go to the women's place because that will punish my daughter, and I know she will become even more abusive. I can't report, I can't file a refugee claim because I might not get the status because my background and I also don't want my daughter to think I came and filed the refugee claim." It turns up, the daughter was lying to her, and over time, she would ask about it, the daughter would get very angry. And she had no idea why her daughter treated her that way. One day a friend decided to come pick her up and bring her to Hamilton. And she, you know, stayed with her for a while until there was a knock on the door and it was the older lady's daughter and she said: "I just wanna take my mom to McDonalds." And it sounded like a good thing. But she never came back. And then when the friend confronted her, she was told: "Oh, I took her to the airport," she went to the airport wearing slippers, the only thing she had was a personal handbag. So, she was sent back to her country that way. So, when I say, you know, your power is taken away from you, somebody else decides what to do, what happens to you, how you move around. That's what I mean. Fortunately, for this lady, I hear that she's happier there than she was

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here. Yeah. But those are, you know, family can be when family becomes abusive, it can be really difficult because there's no way to... And I've met a lot of situations like that. It can be very difficult, the expectation, the guilt when you have narcissistic children. If the place that you arrived, it is supposed to become a safe haven can become a personal hell.

(Participant 6)

Summary of Theme 1. Settlement workers described the older immigrant women based on their experience working with this clientele. They described older immigrant women from the immigration perspective, they believe the IRCC does not admit those who are 50 years and older as skilled workers; therefore, most older immigrant women arrive to the country via the sponsorship program or refugee program. This means that to be admitted to the country, older immigrant women may not meet basic employment and language requirements that skilled workers have to meet. Those older women who arrive via the sponsorship program are also not able to apply for financial assistance offered by government program. This coupled with difficulty finding jobs may result in older immigrant women being financially dependent on family members. Besides being financially dependent on sponsors, older immigrant women may also be dependent on family members to provide social support and to navigate their daily lives. The multilayer reliance on family members may make older immigrant women more susceptible to abuse.

Theme 2: Potential Barriers Older Immigrant Women may Face in Accessing Services

Settlement workers' experiences in supporting older immigrant women include identifying potential barriers those clients face to access the multicultural center and services. Barriers such as language, transportation, lack of knowledge of services, using technology and

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domestic work and caregiving were identified and described by settlement workers. Settlement workers also described strategies they use to mitigate the effects of some of those barriers.

Language. Language has been identified by all settlement workers interviewed as the biggest barrier older immigrant women have to overcome to access services. “I believe first is language, second is transportation” (Participant 5). This statement was also supported by Participant 3 “Let’s say start with the challenge they [older immigrant women] have, like for example the first and the main challenge for them is the language barrier.”

“First, with this kind of group, their English language level is not very good. For the younger ones, for many of them the language level is much better than 50 years and older” (Participant 6). Having lower English language levels imposes barriers to participate in activities, Participant 2 recognizes that “there might be misunderstandings, there might be a difficult communication there and that needs to be considered when organizing activities.” Settlement workers utilize several strategies to mitigate the language barrier. One of those strategies is having a multilingual team they can access for translation. Participant 3 describes a situation in which another settlement worker assisted her with translation while providing mental health support to a client. “We have a mental health department and the coordinator for the department, she speaks Arabic, but she’s not a mental health like support worker, she is there just for translation to connect the woman with the mental health support worker” (Participant 3). The experiences of Participant 3 are also shared by Participants 1 and 4. “I only speak two and half languages but then if someone speaks for example Arabic and they consent, we invite an interpreter among the languages that we have available at the center.” (Participant 1)

The ability to come in and be able to talk to people in their own language and to be able to receive help in their own language. That’s the multilingual capacity of the center is

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definitely a resource and it's even a resource for me to do my job because if someone comes in and I can't speak to them, I can bring them over to my colleague who can.

(Participant 4)

Despite being able to access other workers for translation, settlement workers recognize that external interpretation is sometimes needed, this was described by Participant 1 "A language that we don't have available at the center we contact the community, and we request for example the interpreter in the language that the client speaks fluently" and further supported by Participant 3.

In our organization we provide many languages, but I don't know about other organizations, but still, we have limited languages. We have many clients come to us with different language. We try to get the interpretation services or translators.

(Participant 3)

Settlement workers also recognize many other challenges arise from the communication barrier. They include decreased ability to participate meaningfully in Canadian society, negative impact on family structures and not being able to utilize services outside of the center. Besides the challenges faced by older immigrant women in accessing services at the multicultural center, settlement workers recognize that those challenges influence how older immigrant woman integrate and become contributing members of society. "Because of their language barrier, so what they know about the country, know about community is so limiting. So, there is a big barrier to participate in the Canadian society, and to get involved in the community" (Participant 6). Not being able to communicate on their own can have a negative impact on the family structure of older immigrant women, according to Participant 4.

They depend on the kids to do everything for them, all the paperwork that has to be done, all of the you know making appointments for them, coordinating with the doctor. Most of

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the elderly go to the doctor with a family member. They can't go alone because there's not a range of multilingual doctors in Niagara, so they got they can't go alone. So, it's the daughter or the granddaughter that accompanies them to the doctor and the kids get tired, they get tired. (Participant 4)

Participant 3 and Participant 1 further describe the challenges older immigrant women face when accessing services outside of the multicultural center with limited language.

They are struggling sometimes with, like "how can I book an appointment with the doctor?" we help them to do that. But also, for the health care, for our background, who are lucky because we have like a clinic and let's say we have five or six doctors, all of them see speak Arabic. So, well, we are lucky, but what about the other backgrounds? What about the other languages? The others have lot of issues. (Participant 3)

The main barrier is the language barrier because not all the agencies have services in the different languages other than English. Like for example, the Canadian Mental Health they don't always offer interpretation or services in native languages which is a huge challenge for our clients. (Participant 1)

Another participant noted, however, that sensitivity has increased towards the language needs of immigrants in the broader community, especially in government agencies.

But that increasingly consciousness that community agencies especially government public agencies, health agencies, counselling agencies need to be able to offer interpretation in order to be able to serve their clients, was a recognition that family members should not be interpreters. They really should not, they need professional interpreters. (Participant 4)

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Transportation. Settlement workers identified the second biggest barrier to service access as being transportation. Participant 1 states that “Transportation is a big factor, if they don’t know how to move by themselves or they don’t have family to drive them to the center, that is a huge part of the problem why they don’t stay there.” They further explain that the transportation barrier is connected to language limitations.

They want to know: “how can you drive? How can you use public transportation?” It is very, very hard for them because, as I mentioned before, with language barriers, how can you use the public transportation? So, they don’t know how they can drive and how they can use the public transportation. So, it’s very hard, and this is a great challenge for them. (Participant 3)

Participants noticed most older immigrant women use public transportation to commute to the center, and that the common reason for using public transportation includes older immigrant women do not have the English language skills necessary to pass the driving exam, “they will not be able to drive at all because they cannot pass the driver’s test” (Participant 2); and, growing up in countries where women did not have the opportunity to learn how to drive “So, if you came from your country and they never had a driver’s license or they have to start all over again. It’s much harder for a senior” (Participant 6). However, settlement workers believe that using public transportation during the winter months can be challenging for older immigrant women.

Sometimes, we notice during summer the numbers increase and for example right now during this time [February 2022] is more difficult for them to be on the streets walking because most of them they don’t drive or they don’t have access to transportation, to private transportation so they need to come by bus. (Participant 1)

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A consequence to not being able to commute independently, as discussed by settlement workers is that older immigrant women become highly dependent on family members to take them around. “The mom needs a ride everywhere [...] They are dependent on their kids to drive them everywhere, to their friends’ house, to the mall, to the doctor, to school even” (Participant 4). Participant 5 also identified dependence on family members for transportation is an issue that affects mostly older immigrant women who were sponsored by family members as described in the following excerpt “Especially the one for family reunion [sponsored by family members], these groups are the ones that have to depend on their children.”

Knowledge of Programs Available. Settlement workers are aware of cases which older immigrant women did not know that settlement services are available in Canada. Participants 1 and 3 both shared their knowledge of the issue. “I don’t know that it is a limitation about the advertising of the services but sometimes people don’t even know that they have this type of services at the center” (Participant 1). “I know some people that they just reached us, and they stayed in the country for a few years without knowing of us” (Participant 3). Participant 3 further added that not knowing about settlement services can be problematic for older immigrant women because they might seek help from community members, whom might not be current with the immigration policies. “They don’t know about anything. Nothing for two years, for one years, nine months, some friends help, but the friends, like they don’t know everything. They don’t know the updates. They cannot help them in professional way.”

Besides awareness of services available, older immigrant women might have to overcome barriers associated with understanding how programs can be utilized for their benefit. Participant 1 spoke about the deficit in knowledge of the benefits of mental health services, and how this can result in stigma. Besides deficit in knowledge around mental health, overcoming pre-existing

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notions which maybe be present among immigrant populations can be a challenge to settlement workers.

People don't know exactly what mental health means and what does it mean to talk to a counselor so: "am I crazy that I'm coming to talk to you?", "is somebody else going to know that I came to talk to you?" That's one of the biggest challenges that we have in our department to get people engaged. (Participant 1)

Participant 1 also notes it is harder to engage older immigrants in counselling as "They're not used to getting advice or to seek a professional for help. They are just used to solving their problems on their own. So, with the older population is even more difficult to get them the counselling services."

One of the participants suggested that the *Knowledge of Programs Available* barrier could be mitigated if clients had information available in their own language when they enter Canada.

I just want them to know all the services that get more known to the community. For example, when people land and then will know what kind of services are available to them in their own language. Then that would be helpful. For example, Niagara has settlement counsellors, you can get services in your own language, and what kind of services they provide in their own language. For example, provide a promotional material in their own language. New immigrant's English is not good, but if [the material is] in their own language. When you pass the customs and are provided with a pile of papers, if [materials are] in their own language, then it would be helpful [for them]. (Participant 5)

Using Technology to Communicate. Participants have noted there are multiple layers to the barrier of using technology to communicate for older immigrant women and those include

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not having a computer available to them, not having the skills to operate a computer, and not feeling engaged during virtual meetings. Participant 1 mentioned that they might not have a computer available for them to use and have the knowledge to operate a computer, “the barrier is access to computers or devices they don’t know how to manage,” to that Participant 2 further added that older immigrant women might not have the skills necessary to use a computer.

And moving our programs online also set another barrier, especially for the seniors because of technology because of technique. Most of the senior groups, they do not feel comfortable using a computer or laptop. (Participant 2)

Another layer brought forward by settlement workers is an emotional barrier, in that older immigrant women might feel that using computers to communicate does not fulfill their needs, especially those of social connection. “Because they feel disengaged. They need a physical connection” (Participant 1). Participant 2 confirmed this possible barrier “Before the pandemic we had tons of programs running offline and that actually served clients better in terms of their emotional needs because we do require human touch.”

However, Participant 2 also adds that, in some instances, she noticed her clients appeared to be more comfortable when the same program was offered online versus offline as staying home meant that they did not have to travel to attend program and they were more familiar and perhaps more comfortable at home.

“OK. I’m more familiar with my own kitchen. I am safe in this house, and we have that session maybe around evening time. So, which means that it’s dark already. I don’t need to travel around after the session and also that allows me to cook around this time and then enjoy that as part of the dinner immediately with my family.” (Participant 2)

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Domestic Work and Caregiving. Settlement workers noticed that many older immigrant women come to Canada to help care for the house and younger children and other family members. “People would bring their moms to take care of, you know, you don’t bring your dad to take care of your kids, you bring your mom. And she becomes, the grandmother who cooks, who cleans, who does everything” (Participant 6). To that, Participant 3 further adds “They just focus on the housework, OK, to raise the kids.” Settlement workers also believed that domestic work and caring for the young occupy most of older immigrant women’s time, and that attending activities at the center becomes less important to them.

Seniors are usually responsible for taking care of their grandchildren, the younger generation, for their kids. So, which means that they are kind of restrained in their house, domestically for a long time, if they came here. They need to manage the house and manage kids’ school and that consumes most of their time. So, they probably do not have time to socialize or even attend our online sessions. (Participant 2)

Participant 6 further adds that in many instances, older immigrant women who perform this type of work are not properly remunerated for their labour: “[They are] used as labourers, as caregivers, even without getting the compensation that people normally get for that and she is supposed to be happy to do it because it is for their children.”

Summary of Theme 2. Settlement workers in this theme identified several barriers to access to services based on their experiences working with older immigrant women. Settlement workers believed the biggest barriers to access are language and transportation. The language barrier is due to most older immigrant women come to Canada with little knowledge of English and that hinders their ability to access services. At the multicultural center, this is mitigated by offering programs in multiple languages, using interpreters, and having multilingual staff

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members. The transportation barrier is understood by settlement workers to be an extension of the language barrier in that passing the driving test is hard because older immigrant women don't have the language skills to do so and using public transportation is also hard because of their low English level may cause them to feel like they can't. Settlement workers also discussed how winter magnifies the transportation barrier, which is evidenced by higher attendance during warmer months. Barriers related to language and transportation increase older immigrant women's dependence on family members. Participants also shared that they have met older immigrant women who were not aware of the services provided by the center resulting in a delay in receiving services. They also noted that a lack of knowledge of mental health services and their benefits contributes to the stigma associated with it and therefore imposes a barrier. Some settlement workers offered strategies to mitigate the effects of the knowledge barrier by increasing the advertisement of their services at points of entry to Canada. Technical issues and lack of engagement were barriers to attending virtual meetings, especially during the pandemic. Many older immigrant women are sponsored by their families to help raise young children and care for the house, some participants shared that in some instances older immigrant women are so busy with domestic work that they cannot attend programs.

Theme 3: The Know-How of Being a Settlement Worker

The know-how of being a settlement worker theme describes the process settlement workers follow, and their ability to design programs to attend to older immigrant women's needs in the Niagara Region. Settlement workers also identified factors, such as partnerships, funding, and resources available to them that contribute to their ability to enact their role.

Intake Process. Settlement workers were successfully recruited from two centers which provide settlement services in the Niagara Region. The two centers have a similar intake process

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which is started by the assessment of clients' needs followed by referral to services. In one of the centers, when immigrants come to the center, they meet with an intake worker who uses a self-reporting tool called a Needs Assessment. The intake worker and client then discuss the needs identified by the client; and based on this discussion, the intake worker then refers the client to the appropriate service offered at the center by a settlement worker. This process was explained by Participant 1:

So that's why when they come to the center the first step is a Needs Assessment. They get the assessment done when they register at the center and the person that assists them will direct the settlers to the department where they might need assistance. So that's mainly the process. (1) They come to the center (2) They get a Needs Assessment (3) And, then they will be referred depending on what they need.

In the other center, the intake process is less formalized. Settlement workers follow "needs-based counselling" (Participant 6), which involves the assessment of needs followed by information and referral to services provided at the center by other settlement workers. Despite following a slightly different process, both centers provide services based on the needs identified by the client.

Existing Programs that Meet Older Immigrant Women Needs. This subtheme describes the programs settlement workers plan and implement which, from their perspectives, older immigrant women benefit the most.

Settlement workers in this study identified that even though the Niagara Region welcomes mostly younger immigrants, the older immigrants especially, older immigrant women access the center more often than any other immigrant group.

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We serve everyone and I do have a lot of experience supporting older immigrants just because we have them in our clientele too and they come to us. They probably come to us more frequently than younger clients, so definitely. Older clients even though older men too, but more older women. (Participant 4).

They also identified that despite receiving less clients in this category compared to other demographics, they spend more time with them because: “the fact that they [older immigrant women] do come to us far more frequently and they have more demands, they make more demands, on our service than probably any other demographic group” (Participant 4).

I would say from the client that I'm [currently] dealing with, I would say maybe 60% or 70% of them are female. Usually, the female is the one who would reach out to us, maybe on behalf of the couple. Females they attend our sessions more frequently. (Participant 2)

Participant 6 believes that this increase in needs is due to the family obligations women have.

And you could say that's because women have a lot more to do for you in terms of, you know, taking care of kids and needing help with access to housing or access to subsidized daycare. (Participant 6)

Despite such high needs it did not appear during interviews that settlement workers were bothered in serving older immigrant women, they rather believed that their services are essential to the integration and wellbeing of older immigrant women.

If you take us out of the picture, they are just out there, missing and trying and failing.

And lonely, there are no other places to go. There is no other person to call. So, I think just being here just, you know, having a settlement program makes a huge difference.

(Participant 6)

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50+ Program. To fulfill the needs of new immigrants to build a social network, settlement workers implemented a program called *Community Connections*. According to Participant 2, the “Community Connection hosts programs and invites them [clients] to celebrate and hang out with us, with the local community.” Participant 1 said that “What they access the most at the center is the English language training and Community Connections.” A branch of Community Connections is the *50+ Program* which focuses on assisting those who are 50 years and older in their integration into Canadian society.

They come to the center because of the 50+ Program. They need that connection with other people their same age. So, they come because it's entertaining, so they can just spend some time with people different than people from their house. (Participant 1)

This program is run by settlement workers and volunteers in multiple languages to enhance the engagement of seniors. *The 50+ Program* promotes socialization activities such as knitting, arts and crafts, dancing, cooking, and exercising.

And this is very, very successful program and we do a lot of programs and improvement in the last two years. So, for example they do like kitchen groups, you can just come and cook together. They can also volunteer in the kitchen to cook for the homeless shelter. (Participant 3)

They also have exercising activities like yoga, Zumba, walking activities. Even sometimes seasonal activities, they have parties as well. So, they have a lot of activities within this program [the 50+ Program]. (Participant 1)

Those activities are diversified so clients can engage in one they enjoy.

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Basically, you have different programs, if you do not like to cook, we have other programs. It is very good to organize some activities, how do you say, to group up the people who have the same hobby, like knitting, gardening. (Participant 5)

Besides offering opportunities for leisure activities, the 50+ Program also offers skills acquisition courses on memory improvement, computer literacy and English classes specifically for older immigrants. English classes within the 50+ Program, are targeted towards to needs of older immigrants and offer one-on-one support as described by Participant 4:

Specialized language programs which we offer in our center, we offer it for Arabic, and maybe Spanish, and Chinese I'm not sure. But even things like tutor programs where they can get extensive one-on-one tutoring, just to get them to go through the basics of what they need to communicate in their community [...]. Because I know for example an elderly Spanish lady who has a tutor and once a week in the afternoon, they used to meet in person, now they're meeting online and she finds it really helpful with just basic communication, that's easier to learn than if they are in the classroom. (Participant 4)

There is also an Experiential Language Learning program which focuses on teaching older immigrants the language necessary to tend to their daily activities.

One of their programs is called Experiential Language Learning program, ELL, so they're trying to create a space for the Mandarin speaking, it actually is designed for multiple languages but the part that I got involved is only the mandarin speaking part. So, it's a space that allow those seniors to practice their language in a daily way. (Participant 2)

During the pandemic, programs were switched from in-person to the virtual setting. However, many seniors had difficulty using computers to attend meetings. “Generally, they [older immigrants] will need technical support as well, but that's different for the mandarin

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speaking part, they are quite familiar with that already” (Participant 2). Based on this need, settlement workers developed a Computer Literacy Course so older immigrants could continue to benefit from their services during the pandemic.

Well, the 50+ Program has a lot of training sessions, they offer cooking, they offer computer training, especially after COVID because they switched into virtual and most of these clients didn't know how to manage, so they try within this 50+ Program, they try to train them in their original language so they can get benefit from that. (Participant 1)

Settlement Services. Settlement workers provide information and referrals to assist clients with settling in Canada. “We assist newcomers through information and referral and needs based counselling to empower them for success through the integration process and immigration process in Canada” (Participant 6). Services includes guiding clients through access to government programs, education, plan for housing, healthcare, integration in Canada and manage issues related with immigration. Participant 4 described the services provided by settlement workers:

The role, I would say, like we what we do is clear you know we help clients with immigration paperwork, we help them access social services we make sure they have their needs met, they have a doctor or are adequately housed, do they have the benefit of legal counsel, so we make sure that all their essential needs are met. But my role, as a settlement counsellor is to facilitate the successful settlement of new immigrants and refugees. So, I'm there as a resource, as a support person, helping new immigrants and refugees to settle in their community and what does settle mean? Settle means: you feel at home in the community, you feel part of the community, you feel you have a new life

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here, you're happy in your new life, and you have that basis the ground on which to build your new life here. (Participant 4)

To that, Participants 3 and 5 further add:

I believe we can help with learning how to navigate healthcare system, their legal rights and responsibility, file income tax and deal with revenue Canada, and to introduce to Canadian culture, history, and the values and to connect with the people, how our government works, mental health services, learn about budgeting, financial support. To inspire them to rebuild a new life in Canada. (Participant 3)

I believe they need help for all kind of things. For example, they work, they want to apply for EI, and for sick leave they don't know how to do it. The legal or Canada system, they do not understand. (Participant 5)

Besides providing information and helping clients with applications, settlement workers also help older immigrant women connect with the broader community by advocating for their clients' needs with other organizations.

We provide information, and we sometimes coordinate meetings with different programs of the government or community. For example, some Ontario Work helps us with the application and sometimes they still need [help]with communication between the program and them. And their language is not good. So, we have to call. For example, even Niagara Housing and Ontario Works, we help them call and respond to their questions. (Participant 5)

Another program offered by *Settlement Services* is O2O: Orientation to Ontario which helps new immigrants to settle in the province by providing information about the province.

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The O2O is very, very important because we go through all services and everything in Ontario, an overview of the province. We provide very important information, and, in the end, we offer 1-1 support. They can get in touch with us and will help them for sure.

(Participant 3)

One of the centers also has an employment service on site, however, the language requirement to access this service, might pose a barrier to access for older immigrant women who do not meet this requirement.

We also have employment department they can help to find a job but the employment departments they set out a condition so they [older immigrant women] must be a level three or four in English they cannot be less than Level 3 to get the service. (Participant 3)

If the client does not meet the language requirement to access the employment department, *Settlement Services* will assist them with looking for a job.

Mental Health Counselling. Mental Health counselling is also available at one of the centers. Although the number of sessions is limited, the settlement worker assists clients with providing education, resources and making appropriate referrals to facilitate clients' settlement experiences and ameliorate their wellbeing.

I try to always and I know my colleagues too we try always to offer psychoeducation. So, we try to offer them, to open the window so they can see other perspectives about getting help. Sometimes they don't even know some of the resources they can access. So, we try to give them as much information as we can and refer them [to another service] when we cannot serve them anymore for eligibility reasons. (Participant 1)

Older immigrant women can benefit from this service as in some instances migration and experiences prior to migration may contribute to mental health illnesses, such as anxiety, Post-

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Traumatic Syndrome Disorder (PTSD) and depression among this population, in the perception and experience of settlement workers.

A lot of new immigrants come to us as refugee claimants. So, a lot of trauma, I would say that's the main thing I get at the center: people with post-traumatic stress disorders and complex trauma. Obviously, I said stress and anxiety, because it's a difficult transition and it is part of the [immigration] process that they get worried for their families back home [...]. So, they deal with the fear that something could happen to their families. When I talk about post-traumatic stress disorders and some of them, older immigrants have a lot of sleep disturbance, and sometimes they have illnesses as part of the post-traumatic stress. (Participant 1)

Factors That Impact the Work of Settlement Workers. Settlement workers identified three factors that impact their experiences in supporting older immigrant women and those are partnerships, funding, and resources. Settlement workers described strong partnerships with organizations and community partners in the Region which facilitates their role in supporting older immigrant women, and they also spoke about how funding affects their roles and the resources available to them.

Partnership with Community Organizations. Settlement agencies established partnerships with other organizations in the Niagara region, Participant 6 states that “Most non-profit agencies that are in the region are our resources.” Those partnerships are essential to the success of their work in facilitating the integration of older immigrant women. Through the partnerships, settlement workers are able to access a variety of organizations from governmental to other non-for-profit agencies.

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Also, we will provide information and help the client and at the same time we refer them to government agencies or to other settlement service providers such as schools, YMCA, legal clinics and other organization and service providers. (Participant 3)

Partnerships with other settlement agencies in the region are also essential to settlement workers role. Participant 2 further explains the relationship between agencies.

Those partnerships, they are essential, I would say because there's definitely limitations within one agency, no matter... For example: we are located downtown St Catharines, the main office is located downtown St. Catharines which means that we're more familiar with the resources near us, especially like housing. The basic information that immigrants may need and if we need more resources, maybe in Welland, then we definitely need to reach out to agencies there. (Participant 2)

Participant 4 further discussed the nature of those partnerships. They reinforced that settlement workers have established credibility in the region, and this credibility facilitates their job.

I think the other resources, I could mention is just we enjoy goodwill in the community. Goodwill is a concept that has a concrete meaning, goodwill means that you are credible in the community, and people will talk to you. So, we have developed our name to the point where we have what you will call goodwill in the community. That means, when we call Ontario Works, or we call ODSP, or we call the Niagara Community Legal Clinic, they take our call, and they talk to us. They support us. Many of those organizations need the consent of clients, [...] but that process is easy, they make it easy, they are really very happy to work with us because they believe in us, and they trust in us so that's part of goodwill and that is resource. (Participant 4)

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Funding. Settlement workers believe more can be done to support the needs of older immigrant women. Settlement workers identified funding as the main barrier to optimize services provided to older immigrants. According to several participants, funding does not match the needs of clients. Participant 1 highlighted that “So, the needs increased but their resources decreased over the few years. So that also has an impact in services that we offer.” Participant 3 further elaborated on this.

And also, that, I believe that needs, the help and the services that we are supposed to provide them [older immigrant women], I believe it is not matching the budget. I believe we need more budget to provide other service like one-on-one support [...] To be able to provide the required support to them (Participant 3)

Participant 6 explained that being a not-for-profit organization means they rely on external funding to support their services. Funding is often attached to mandates describing the utilization of it as well as possible penalties associated with non-adherence to the guidelines. Often, one of the requirements stipulated by agencies releasing funds to support operations at the community center is in regard to the number of clients who must benefit from those services. Participant 6 further explains how this can be problematic for older immigrant women:

So now there's always a comment on, you know, you have to have enough numbers in order to run certain programs and with seniors the issue is that there aren't a lot of them around, they are not able to attend as much as the younger people [...]. And then, so the numbers can never be consistent, and the numbers are already low anyway. But the few that are here end up suffering more because you can't have specific programs for them, they are not enough. (Participant 6)

Another participant explains how relying on funding has impacted their work.

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I'm not in the finances department but I think the main problem is funding, all these programs need funding. And even in my department, we funded by IRCC [Immigration Refugees and Citizenship Canada] so they have their requirements. So, for example a person who is a refugee claimant is entitled to have one session. That's not enough. [...] For permanent residents, who are an eligible clientele, we have four sessions, individual sessions and even sometimes is not enough either. So, they we have limited budget to offer these services. (Participant 1)

Settlement workers identified many areas of their role could be improved if they had access to more funding including hiring more workers to support existing programs and creating other programs. One participant suggested that hiring more settlement workers would improve the consistency of services available.

We should be more consistent to implement some mental health, for example resources and encounters that occur more regularly and not just events. We have events but I have the feeling that it should be like a permanent program. We just don't have enough personnel to do that. (Participant 1)

Another settlement worker stated that older immigrant women would benefit from having more programs available to provide increased opportunities to socialize.

So, they need like the kind of places where they can socialize. We do a little bit of that in our center, but it's really limited. They need like that kind of opportunity to go to a place where they can socialize, they could have exercise class, they can be with people. So, programs that facilitate socialization in a structured setting would be really helpful to the older newcomers. (Participant 4)

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So, if we could have enough interpreters, let's say. For example, right now we are organizing programs for different language speaking seniors separately. I would love to imagine if we could put them together, but that requires a lot of work of interpretation, communication there. So, we really do not do that because we do not have enough volunteers to support, to interpret the language. (Participant 2)

Participant 3 suggests that by increasing funding for additional settlement workers, more individualized support could be provided which would benefit older immigrant women in navigating the Canadian context.

One on one, so they need one, counsellor, a settlement counsellor. And they need one teacher dedicated for them and one social assistant, a social worker that can go with them anywhere. We try to make them feel oh, you're not alone. We are all around you and support you and help you. (Participant 3)

Another participant stated that having access to more funding would allow for meeting with clients in locations outside the multicultural center, such as libraries, as this could mitigate some barriers to access older immigrant women must overcome. "I wish there was more itinerant work where people don't have to come to the office and settlement workers go to where the people are. Both of which as dependent on funding, access to resources." (Participant 6)

Resources. Settlement workers utilize many resources to support their work such as physical space, supplies and websites as the main resources they access. Settlement workers appreciate having the physical space, access to computers and supplies. "Being able to be in an office and having computers and/or equipment that you need and the support that you need for the team that you work with is a huge resource" (Participant 6). Participant 4 noted that

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settlement workers did not always have an available office space and supplies necessary and to that they further added:

We had to run back and forth to the main office. So, just having physical facilities with the usual equipment and resources that you have in a sophisticated office, you know, having the electronic resources, supplies and just whatever you need. Working in a modern office, we shouldn't take that for granted. (Participant 4)

Besides the physical space and office supplies, study participants suggested that websites are also resources they use to accomplish their work and stay current with policies. “We use resources such as the IRCC website, Canada.ca, settlement.org and also governmental websites.” (Participant 3)

And the most important, one of our bigger resources is the immigration website itself, it is a website that's available newcomers for immigration, which is a federal government website. We also have settlement.org. which helps with a lot of information. And we have CLEO [Community Legal Education Ontario], which is part of Legal Aid, you can access any information you need before legal and immigration measures in Niagara and so on so forth. (Participant 6)

Summary of Theme 3. In this theme, settlement workers identified processes, needs of older immigrant women, programs they offer, as well as factors that contribute to their ability to enact their role. Settlement workers identified that despite welcoming a lower number of older immigrant women in comparison to other demographics, they spend considerable amounts of time supporting them. They have also noted that the younger population who access their services eventually become self-sufficient; however, for the older women population this support is ongoing. Based on the needs and evolving situation of older immigrant women, settlement

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workers design programs to address those needs, such as the 50+ Program which provides an opportunity for older immigrants to connect with the broader community, acquire skills and improve their overall health. Settlement services are available for those who need assistance with filling out applications, finding jobs and being referred for services outside of the center. Mental health services help older immigrant women manage some of the challenges related to their immigration experience and possible family conflicts. Settlement workers also explained that lack of funding poses a significant barrier when serving the older immigrant women population and that more funding is needed. Settlement workers also stated that strong partnerships with the community, having a physical office space and supplies have a positive impact on their experiences.

Theme 4: The Art of Being a Settlement Worker

The final theme centers around the human connections, empathetic communication, dedication, and compassion involved in the settlement worker's experiences in supporting older immigrant women. Settlement workers use those skills to ensure the needs of older immigrant women are met beyond what is offered through settlement services. This is accomplished by building trusting relationships, adapting to emerging needs and leveraging their own experiences to inform their practice. Moreover, settlement workers believe their work serves a greater good which is service to the community. This theme was interwoven in all interviews conducted.

Build Trusting Relationships. Settlement workers build strong relationships with older immigrant women such that they feel that older immigrant women know that they are available and willing to help them. Participant 4 stated that "Just that I'm there to help them, in any way I can, [...] I'm just there to help them with whatever needs they have, and I understand them."

Participant 3 continued:

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But when they find full support from us as a settlement counsellor or any service provider and they feel that they are confident, they are not alone, they will have support and help to get settled and be independent. They can go ahead and speak up. So, I believe this is the main part of our work is to give trust, confidence and make them feel safe.

(Participant 3)

Another participant added that older immigrant women might feel that they are overwhelming their family and members of their community if they require help, but that settlement workers do not believe older immigrant women feel the same way asking for help from them.

So, they come to us. We're a natural point where they bring their concerns, so they don't have to go and find a neighbour or their children or friends, a student who can do that for them. If they find other people, they are a burden; if they come to us, they're not a burden because it's our job. (Participant 4)

Settlement workers have a unique role in supporting older immigrant women, they are able to consider the unique challenges older immigrant women face and develop a plan. Their plan might involve taking actions that go beyond their job description to ensure the best outcome possible.

So, when a person comes and is like "I have to fill out a refugee claim, or I have to apply for permanent resident." If it's just anybody, if you give them forms to go fill out 'cause, our job is not to complete forms for you, for our clients our job is to help them. So, you say go fill out this form and bring it back. If I'm saying that to 80-year-old. Do I really expect them to be able to sit down and understand what's going on with these forms? So, you find you have to do more for them than you do for the other people, and you have to

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explain more and you have to advocate more, you will be on the phone talking to Ontario Works on their behalf, talking to Immigration on their behalf. (Participant 6)

In the excerpt below, Participant 6 described a situation when they were called by an older immigrant woman to help with an issue which was beyond a settlement worker's job description.

When, this one senior fell while shopping for her food, for her family, she asked for a bathroom, she felt, and the store tried to downplay the whole thing and she called me, and I was able to tell her what to do. When an immigrant was threatened after a person tried to take advantage of their acquaintance and ended up stealing money from her roommate, the person she called was me. (Participant 6)

Settlement workers believe older immigrant women trust them with their feelings and concerns, especially when the settlement worker can communicate in the same language as the client because older immigrant women feel understood by them.

Also, I received multiple, not like complaints more like sharing, they're trying to share with me that, because I speak the language, that they do feel lonely especially because they cannot leave the country because of the pandemic. Before the pandemic, if they felt too isolated, they could always go back to China, kind of take a vacation there and then come back. (Participant 2)

Besides fulfilling the needs of being understood, settlement workers believe that in some instance those feelings and concerns are shared because settlement workers have credibility in the community and as such can give them reassurance.

When they get a letter, when something happens, they are more insecure about "what is this?" "is this a danger to me?" "is this a threat to me?" and they come to us for reassurance that "no no, no, this is fine, everybody gets this kind of letter." You know

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they always ask these questions this is routine for a client, this is OK, don't worry.

(Participant 4)

A little reinforcement. I remember specifically a client, an older lady, she had been here for a more than three years and when she came to talk to me at the end of the session, she asked me: "so I'm not crazy, right?!" I said, "well..." because I start explaining the transition process and "in this moment you might feel this, this and this." So, when she found that I was describing what she was going through, she said "So, am I normal?" and I said "yes, you are normal." So, a lot of reassurance that they are experiencing what is normal to experience and that is why I'm able to describe the situation. So, they feel more relief that's what they feel when they get the explanation that they are normal "I feel relief" so they kind of open and continue engaging and coming to counselling.

(Participant 1)

Adapt to Emerging Needs. Settlement workers are in a unique position to gain access to older immigrant women's circumstances and adapt their approach to better support them.

Besides being adaptable to different client's situations, settlement workers are also apt to change their approach to supporting older immigrant women to match societal changes, such as those that occurred during the COVID-19 pandemic.

Settlement workers demonstrate the skill of being attentive to unique family structures to help older immigrant women navigate difficult situations. In the situation below, this settlement worker explains how at times they advocate on behalf of their clients to family members.

Usually, you find more men enrolling in ESL classes. You know you find it is the men who enroll in ESL, while the wife stays at home taking care of the kids. That puts them in

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[disadvantage] because the men start speaking English better, he becomes the mouthpiece for everybody else in the family. And in some cases, we've had to ask their husbands to allow their wives to have equal opportunity to ESL. (Participant 6)

Another facet of being adaptable is being able to accommodate to older immigrants' cultural needs. Most participants believe programs are designed to accommodate to client's cultural needs, by being welcoming, celebrating multiple cultures, and offering services in multiple languages. Participant 2 shared that at "Community Connection where we host programs, events or all the newcomers to celebrate different cultures, different languages and traditions." Another participant added that:

We celebrate for example the various festivals, Chinese New Year, we do a New Year celebration, Eid for our students and clients, for anybody who wants to come. For Eid after Ramadan, the ladies' lunch and everyone can come and try the different foods to celebrate Eid. So, we do cultural events, because we are a multicultural center, that's what we do, right? We make a point of recognizing the cultures of the different communities, recognizing their feast days and festivals. So, I think they would feel welcome in the multicultural center. So, I think we do our best to meet their cultural needs. (Participant 4)

Settlement workers are attentive not only to individual needs but also to the changes in Canadian society. When vaccinations began, they realized that lack of education and stigma could be barriers to access to COVID-19 vaccines for older immigrants. Participant 1 describes an initiative developed by settlement workers to address this need.

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Open more programs and diversify the services. For example, right now we started up a big program educating about COVID vaccines, to try to diminish the barrier and stigma around vaccines. (Participant 1)

Another challenge faced by settlement workers in providing services during the COVID-19 pandemic was that, in some instances, despite being able to join virtual meetings, clients did not have access to the supplies necessary for engagement in the activity. So, one of the settlement workers drove the supplies to a client's home to help with engagement during session. "My colleague is amazing; she drives the materials to each house to make them have the materials that they might need to participate in the virtual session" (Participant 1).

Leverage Own Experiences to Support Older Immigrant Women. Study participants believed that their ability to draw from their own experience as an immigrant and educational background was crucial to their ability to enact their role in supporting older immigrant women. Settlement workers feel that they are able to understand the intricacies related to being an immigrant based on their own experiences and they feel rewarded by being able to help clients in a similar fashion to the settlement services they received when they arrived in Canada.

"I found it is an interesting job, because you know, I, myself am an immigrant, and I understand like if when you first arrive, you need a lot of information. You do not know where to get it. So yeah, if I can help people like when I just first arrived and that's an awesome job. (Participant 5)

Participant 6 described a similar experience as described by Participant 5 of feelings of being overwhelmed with immigration and finding help in settlement services and shared the following comment.

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So, when you come here, you expect to be lost, you expect to find no help, and you find this service center. In a multicultural center, that helps with the immigration declaration. The process is confusing that even if you know what you're doing you still get confused by the culture shock and the numerous deadlines, how to navigate the system. So, as I was receiving help here, I was thinking about what I was going to do next, and I decided my next job was going to be the Multicultural Center, I'm going to go work over there, and help people, just as I've been helped. (Participant 6)

Regarding immigration later in life, Participant 3 spoke about their own experience of adapting to a new country after living most of their life elsewhere.

We are trying to meet all immigrants' needs and as an immigrant, I know how hard is to adapt and to settle in new country after, if you like, you were 40 years or 50 years back home. And you try to start your life after 50 [years old] in a new community, with new language, new society, new culture, it's not easy and then they'll need a lot of warmth, a lot of support, and hopefully we can do what we can, be one of the supports for them. (Participant 3)

Despite not having formal qualifications to be a settlement worker, study participants described their ability to leverage their own educational and multicultural background to support their role.

So, I started to, and I got my diploma in immigration consultant. I was trying to do everything by myself just to have like an experience and to know how this thing could go and so after that I started to volunteer in our center [...] So, I found that just to study and have the experience that will be more helpful with me helping newcomers and immigrants. (Participant 3)

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See Their Work as Service to the Community. Four participants stated that their role in helping immigrants settle and build a new life in Canada mitigates some barriers to integration and promotes participation in society. They are motivated by the prospect of assisting clients in their journey.

I really liked working at the center because most of the newcomers they don't have to pay for counselling and psychotherapy, it is really pricey here and most of them don't have benefits or they don't have to pay for example a fee that is expensive. So that that's why my main work is in my private practice, but I keep the service at this center as my contribution to the community. (Participant 1)

You arrive here, it's like striking roots you arrive on soil that you've never been before, you have to strike roots, and once you start roots the branches can start to grow you can start to grow as a participant, as a citizen in your new community you can get about, you can participate. So, our role is to facilitate that transition between arriving and having come here basically with very little, in terms of you begin a new life really a new life you started new life or role to assist and see individuals as they really create a new life for themselves, and we try to ensure that they are doing well that a good life. (Participant 4)

Participant 3 speaks of their work with refugees and how “Support the population physically and mentally will help them to overcome the challenges and return to a very positive result to our community.”

Summary of Theme 4. This theme explored the desire of settlement workers to improve the lives of older immigrant women. I illustrated the different ways which this desire was demonstrated during the interview process. Building trusting relationships means that settlement workers are a reliable source of support to older immigrant women such that they feel eager to

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seek their help. Being adaptable to clients' needs means that they are responsive to changes and unique situations. Leveraging their own experience means that settlement workers draw from their own immigration experiences and education to support older immigrant women. Work as a service to the community means that settlement workers understand that their work is valuable not only at an individual level but also in a community level, in that they are helping older immigrants to lead a happy life and become productive members of society.

In Chapter Five, I will discuss findings from participants' interviews in connection with the existing literature (See Chapter 2). I will also present this study's strengths and limitations and propose a direction for further research.

Chapter 5: Discussion

Four themes emerged from the interviews conducted to answer the research question: “What are the settlement workers’ experiences in supporting older immigrant women in a smaller urban region?” and sub question “What are the needs of older immigrant women from the perspectives of settlement workers?” In this chapter, I will examine the study findings in relation to relevant literature. I will also discuss implications and recommendations of the findings for settlement workers and centers providing settlement services and organizations releasing funding to multicultural centers. Strengths and limitations of this study and recommendations for further research will be described.

Discussion

Settlement workers identified several barriers to accessing settlement services that older immigrant women must overcome in order to benefit from these services. The barriers were described as language and transportation, knowledge of programs available, using technology and domestic work and caregiving responsibilities. Some of those barriers have been widely explored in current literature in the context of access to services provided in the community setting.

In this study, transportation and language have been identified as the biggest barriers to access settlement services. Many studies in the literature agree that transportation poses one of the major barriers in accessing services provided in the community setting (Koehn et al., 2016; Lai & Chau, 2007; Salma et al., 2020; Tong et al., 2020). Older immigrant women rely on public and private transportation to attend services. Settlement workers perceive that while using private transportation maybe a challenge because older immigrant women might not be able to

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pass driving test because of language limitations, not driving in their home country or not having the financial means to own a car; using public transit may be a challenge because of fears associated with being lost and not being able to find their way because of language limitations. Older immigrant women who were interviewed by Salma and colleagues (2020) explained that using public transportation caused them to feel anxious because they may not be able to find their way if they got lost. Settlement workers shared that it is easier for older immigrant women to overcome fears of using public transportation than driving themselves, and for this reason, most older immigrant women arrive at the center by bus. According to the settlement workers, the weather is yet another barrier to utilizing settlement services. This was also explored by Salma et al. (2020) who suggest that older immigrant women may choose to stay at home during winter months because of the weather.

Because of the difficulties using public and private transportation, many older immigrant women may rely on family members to bring them to the center to attend programs. To this finding, Koehn and colleagues (2010) also add that being dependent on family members also limits older immigrant women's ability to utilize sources of support.

Settlement workers also explained that older immigrant women may have lower English levels, they usually arrive in Canada with little or no ability to communicate with others and perform activities of daily living independently such as attending services provided. Lai (2001), Lai and Chau (2007) and Tong and colleagues (2020) also identified language as a major barrier to accessing services; and Drolet and Teixeira (2019) argued that language is the biggest barrier to access. Lai and Chau (2007) reported that the language barrier is aggravated when providers are not able to speak the language of their clients. This might explain why all settlement workers we interviewed spoke multiple languages. It also seemed that settlement workers are recruited

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based on their ability to speak multiple languages in order to serve immigrants in their native languages.

Settlement workers believe many older immigrant women are not aware of the benefits of utilizing settlement programs and/or are not aware settlement services exist. Not understanding the benefits of settlement programs has been explained in the literature as a lack of cultural congruency, which means that programs may not be explained to clients in ways that can be understood by them (Koehn et al., 2016). In fact, Lai (2000) noted that certain services might be underutilized because older immigrants may not understand how those programs can benefit them.

Older immigrant women are in many instances brought to Canada to care for children and the house (Koehn, 1993). Settlement workers recognized that those tasks are seen as family obligations to older immigrant women and therefore take priority over attending programs they offer. Settlement workers also identified that older immigrant women may not be compensated for their work. This further renders them to be financially dependent on sponsors (Koehn et al., 2010). Kohen and colleagues (2016) also added that when older immigrant women live in multigenerational households, responsibilities within the household are augmented which further delays integration into Canada. Kilbride and Ali (2010) further explained that in some instances family members do not have interest in older immigrant women attending activities outside of the home as a tactic to maintain them dependant on them and keep them vulnerable.

Settlement workers identified that older immigrant women may have issues utilizing technology to communicate with others. This barrier became substantial during the pandemic, when government-imposed lockdowns and community centers were forced to carry their

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programs online. To mitigate some issues related to using a computer to attend programs, settlement workers designed and carried out a program to teach older immigrants digital literacy.

Despite being able to benefit from settlement services as a form of formal support, the services remain underutilized (Guruge et al., 2015). The underutilization of the services may be in part because of the numerous barriers to access older immigrant women may need to overcome in order to benefit from them.

Although the settlement centres receive lower numbers of older immigrant women compared to other demographics, settlement workers identified that they spend more time supporting older immigrant women than any other immigration group, because they seek settlement services more often than younger and male clients. Social support systems are usually lost during immigration and building new support systems can be hard for older immigrant women due to increased dependence on family members and transportation barriers (Hynie et al., 2011). Settlement workers believe older immigrant women can seek assistance from family members and members of their community; however, they believe older immigrant women may feel they may be perceived as being demanding and therefore feel more comfortable being supported by settlement workers. Settlement workers establish a longer relationship with older immigrant women than other immigrant groups, they state this is the case because older immigrant women's needs don't decrease with time, and they don't necessarily become self-sufficient. Because of this ongoing relationship, older immigrant women may rely on settlement workers as sources of emotional, instrumental and informational support (Guruge et al., 2015).

To mitigate some of the challenges faced by older immigrant women in the Niagara Region, settlement workers developed and implemented several programs. Those programs are designed to fulfill older immigrant women's needs by providing information, teaching skills and

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promoting the financial, emotional and social wellbeing necessary to facilitate their integration into Canada. Information, which in settlement services means connecting migrants to the broader community, has been identified as “the most important settlement need” (George & Chaze, 2009, p. 265). The promotion of financial wellbeing includes helping older immigrant women access financial support from services they are eligible for as well as helping older immigrant women find jobs. The role of settlement workers in the latter becomes substantial when older immigrant women must overcome multiple barriers to access the job market (Matsuoka et al., 2013). The emotional and social wellbeing of older immigrant women is supported by settlement workers by providing mental health support as well as opportunities for establishing social networks through events. Providing opportunities for socialization is crucial to prevent social isolation and loneliness of older immigrant women, who due to language barriers might have decreased occasions to socialize (Agyekum et al., 2021). In a smaller area, social activities promoted by multicultural centers may help older immigrant women establish relationships with others outside of their ethnic community and improve their sense of belonging. Being able to communicate in English and using computers to communicate may improve older immigrant women’s ability to be independent and self-sufficient. Settlement workers found that older immigrant women are eager to learn a language that would facilitate their daily lives.

Settlement workers describe the biggest barrier to having programs specific to older immigrant women is funding. Funding dollars for older immigrants are usually short term and not reliable (Lim et al., 2004). Settlement workers explain that funding dollars are usually associated with attendance requirements and that it is a challenge to fulfill those in the long term. They explained that attendance to programs is usually low, because Canada receives a relatively low number of older immigrant women in comparison to other demographics. Current literature

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suggests that decisions about utilization of funding dollars by non-for-profit made at a government level is not always effective (Mukhtar et al., 2015) and that this approach negatively affects the lives of older immigrant women (Matsuoka et al., 2013). Mukhtar and colleagues (2015) propose that instead, non-for-profit should be involved in the decision-making process about funding use, instead of the decision making be centralized at the national level.

From the perspectives of settlement workers in supporting older immigrant women, it was evident that their experience involved more than helping with paperwork, providing information, and carrying on the program, which was described in *The know-how of being a settlement worker*. Their experiences required a skill set that involved relationship building skills, being adaptable and using their own experiences to better support older immigrant women. Their motivation stemmed from sense of duty to help older immigrant women, in the same manner they were supported when they arrived to Canada.

According to Guruge and Humphreys (2009) services based on the community promotes “building supportive relationships” (p.77). Participants in this study identified that being able to build strong and trusting relationships with older immigrant women as being central to their experiences. Agyekum and colleagues (2021) states that building such relationships for immigrants is important, in that it enhances feelings of belonging to a community and being cared of by this community.

Being adaptable to the needs of older immigrant women was identified by settlement workers as necessary to fulfill the needs of older immigrant women. This can be even more true in the context of serving clients from multiple ethnic backgrounds (Guruge & Humphreys, 2009). Latta and Goodman (2005) also add that the “one size fits all” approach to services does

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not address “the many different cultural and contextual factors that uniquely affect the experiences of different ethnic groups” (p. 1458).

Through many interviews, it was clear that settlement workers also draw from their own experience of being immigrants to support older immigrant women. Salami and colleagues (2019), in a study interviewing immigrant service providers in Edmonton, found that it is easier for immigrants to foster connections with other immigrants before connecting with the broader community. This can also be understood in the context of older immigrant women and settlement workers connections, as one settlement worker shared that they encountered situations where older immigrant women feel comfortable speaking with the settlement worker in English but may not feel comfortable speaking with members of the broader community. Settlement workers who are also immigrants have a lived experience with immigration, and I believe this understanding may enable them to establish a deeper connection with other immigrants, such that older immigrant women may feel more comfortable and understood by them.

Settlement workers in this study shared that they believe their work is important to the broader community, and that improving the settlement experiences of older immigrant women has a beneficial impact not only on the lives of those women, but also on those around them and the community.

Implications and Recommendations

The findings of this study have been described and discussed in relation to the research question and current literature on the topic. Based on the description of settlement workers’ experiences in supporting older immigrant women, implications and recommendations were made to help improve the current state of settlement services in Canada.

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Recommendations for Settlement Workers and Organizations Providing Settlement Services

Settlement workers discussed many challenges associated with supporting older immigrant women in a smaller urban setting. Settlement workers believe that due to the multiple barriers to access services as discussed in Chapter Four, older immigrant women might not take full advantage of the services provided at the center. Despite offering strategies to mitigate possible barriers to access, there are opportunities to further support older immigrant women in overcoming those barriers.

Ensuring older immigrant women are comfortable using public transport could ease some of the anxiety associated with using this mode of transport to access the center. Strategies that could mitigate some effects of the transportation barrier suggested in the literature include promoting activities in which older immigrant women could acquire skills necessary to use public transportation; taking field trips with older immigrant women to practice using public transportation with a group of seniors; assisting older immigrant women in making cards containing information in case they get lost, such as their address, contact person, basic demographic information; as well as providing bus tickets to attend activities at the center for those in financial strain (Koehn et al., 2016; Lai & Chau, 2007; Salma et al., 2020).

Settlement workers carry out programs at the center to support older immigrant women. However, settlement workers identified that older immigrant women are in many instances not aware of the existence of those programs and/or are not able to identify the benefits of attending the programs. The effects of knowledge of programs available could be mitigated by settlement workers by promoting activities that increase awareness of programs, such as holding fairs where settlement workers could speak with potential clients about their programs or designing pamphlets in multiple languages for those who have limited English knowledge. Lai and

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Leonenko (2007) also suggested that immigrants might engage more in activities that are aligned with their cultural background, so increasing the number of activities that are specific to ethnic groups might increase attendance. Settlement workers noted that some older immigrant women did not know about the multicultural centers therefore organizing outreach trips to connect with leaders of ethnic groups and religious organizations could spread awareness of these services in the community. Steward et al. (2006) also suggested that centers provide transcultural education for professionals to improve access to services that are aligned with the ethnic beliefs of immigrants.

Recommendation For Organizations Releasing Funding Dollars to Organizations Providing Settlement Services

As identified by settlement workers and current literature, funding programs specifically for older immigrants are scarce and unreliable (Lim et al., 2014). Settlement workers believe there is limited funding because Canada does not grant immigration status to many older immigrant women and because the number of older immigrants who consistently attend programs is relatively low compared to younger populations. According to settlement workers, organizations which provide funding fail to recognize that attendance numbers might be low, but there is a real need to support older immigrant women, especially in a small urban setting where they have less access to informal support compared to a larger urban setting (Ashton et al., 2016). Findings from this study support the need for increasing funding available to programs to support older immigrant women and abolishing mandates associated with attendance numbers

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Strengths and Limitations

This study aimed to develop a description of the experiences of settlement workers supporting older immigrant women in a smaller urban setting as well as identifying the needs of older immigrant women from the perspectives of settlement workers.

The qualitative design of this study is noted as a strength. Qualitative description design allows researchers to provide a detailed description of a phenomenon which is particularly indispensable when there is a paucity of research on the topic being discussed, which is the case with the experiences of settlement workers supporting older immigrant women in a small urban center. Using semi-structured interviews encouraged settlement workers to disclose their own experiences openly without constraints that may be posed by structured interviews. Taking steps to maintain confidentiality also encouraged the settlement workers to speak freely about their experiences.

According to constructivism, the researcher is an instrument of the research and as such potential for researcher's bias was considered since the early stages of the research process. I believe by being transparent and sharing my positionality (see Chapter Three), discussing findings with my supervisor and committee members and keeping a detailed description of the analysis through an audit trail, mitigated some of those risks and strengthened this research.

A limitation of this research is that the experiences of the settlement workers interviewed might not represent the views of other settlement workers in Niagara Region who did not participate in this study. Moreover, settlement workers were recruited from two out of the four centers in region which provide settlement services. This is a possible limitation as the experiences of settlement workers might vary depending on the resources available at their center to support their role. Another limitation to this study design is the fact that barriers to

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access and needs of older immigrant women were described from the perspectives of settlement workers not older immigrant women themselves.

Recommendations for Future Research

While this present research contributed to the body of knowledge regarding the experiences of settlement workers in supporting older immigrant women in a smaller urban center, several research questions arose from this study in order to further advance scientific knowledge on this topic.

This study focused on the experiences of settlement workers supporting older immigrant women in a smaller urban setting. It would be interesting to conduct a qualitative descriptive study on the experiences of settlement workers supporting older immigrant women in a larger urban setting such as Vancouver, Montreal, and Toronto. Being able to compare and contrast the experiences in a smaller urban setting and a larger urban setting would further illuminate if there are any similarities and/or differences that would inform the further direction of settlement services. This could benefit settlement workers and older immigrant women alike to fulfill their unique needs in different Canadian settings.

Although this study provided insights into the experiences of settlement workers supporting older immigrant women, it would be interesting to explore the experiences of older immigrant women being supported by settlement workers. This type of study might also be able to uncover further insight into possible barriers to access services older immigrant women must overcome in order to receive support from settlement workers. Understanding the perspectives of older immigrant women could be beneficial to develop programs that could better support them.

An interesting finding from this study was that all settlement workers interviewed were immigrants themselves. This was also the case in the study conducted by Agyekum and

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colleagues (2021) who conducted their study with settlement workers in Hamilton, which is a larger center compared to the Niagara Region. Even though this study described the motivations of settlement workers in doing this job, I believe it would be interesting to further explore their own immigration and settlement experiences which might have led them to pursue this line of work.

Conclusion

Canada is a multicultural society which has been shaped by immigrants and their descendants (Statistics Canada, 2018). Settlement services offer formal support to immigrants. They are an integral part of immigrants' experiences by providing information, referral and carrying out programs to support immigrants during this time of transition. However, older immigrant women face challenges in accessing support services and have unique needs that must be met to ensure their wellbeing. Therefore, there needs to be a better understanding of settlement workers' experiences in supporting older immigrant women in a smaller urban setting. Using a qualitative descriptive research methodology, this study provided a detailed description of those experiences. Settlement workers described who older immigrant women are, possible barriers older immigrant women must overcome to access services, services they provide, resources they utilize, how funding impacts their ability to serve older immigrant women, as well as relationship building skills and motivations to perform their job. Since there is a paucity of studies focusing on those experiences, the findings of this study are valuable. Analysis of findings reveals that settlement workers work very closely with older immigrant women for extended periods of time because they experience that older immigrant women have more needs than any other immigrant population and that contrary to younger immigrants, they do not usually become self-sufficient with time. Settlement workers also reported that because of the

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multiple barriers older immigrant women must overcome to access services might mean that their needs might go unmet. Settlement workers believe that many of the needs and barriers arise because most older immigrant women who enter the country via the sponsorship program which allows them to bypass criteria of immigration such as language and employability. They also believe that those ultimately render them vulnerable to potential abuse by sponsors. Settlement workers believe older immigrant women feel comfortable in seeking support from them and that their experiences with immigration make them more understanding of this unique life change. In the smaller urban setting, support from settlement workers becomes very important as there is usually less informal support available to older immigrant women. The findings of this study contribute to the body of knowledge on the role of settlement workers. This is important as with the Canadian's government goal to increase immigration targets (CIC News, 2022), their job becomes central to the settlement of those new immigrants so they can be better supported.

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Appendix A: Multicultural Community Center Information Letter



**Settlement Worker Supporting Older Immigrant Women in a
Smaller Urban Setting**

Multicultural Community Center Information Letter

RESEARCHERS

Bruna Fernandes, RN, MA (C)
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Dawn Prentice, RN PhD
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Dear Executive Directors,

I am contacting you regarding a research study entitled **Settlement Worker Supporting Older Immigrant Women in a Smaller Urban Setting** conducted by myself, Bruna Fernandes, under the supervision of Dr. Dawn Prentice RN PhD and Dr. Lynn McLeary RN PhD of Brock University. I am completing this study to fulfill the thesis prerequisite for my master's degree in Applied Health Sciences, Nursing. I am interested in interviewing settlement counselors at your facility.

The purpose of my study is to understand the role of settlement counselors in supporting older immigrant women in the Niagara Region. The current literature suggests formal support is essential for immigrant, women, and seniors to improve their experiences and overall wellbeing during a time of transition. However, there is scarce literature that considers the intersectionality of age, gender, and immigration status. It is important to understand the compounding effects of intersectionality and how the needs of this population needs are different and how settlement counselors address them.

Should you agree with the study, I would like to interview a total of six settlement counselors (two from each site if possible) to understand how they provide support to older female clients

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and how they address the specific needs of this population. The interview would be done either via a telephone or video call interview, which would be determined by the participant. The initial interview would be audio recorded and take approximately one hour in duration. Beside the initial interview, a follow up interview may be requested if the need arises. I anticipate the interviews being conducted between September and December 2021. Upon completion of the study, I will provide the participant and the center with a summary of the results of the study.

Enrolment in this study by settlement counselors would allow for expansion of current literature on their roles supporting older immigrant women and their perceptions about the needs of this population.

Confidentiality will be maintained. No names or identifying information will be included in the transcripts. Instead, participants will be assigned a unique identifier. Only myself and my supervisor will have access the file linking participants to transcripts. All data collected will be stored in a password protected hardware. No participant or organizational names will be included in any of the reports resulting from the study. Interview recordings and transcripts will be destroyed 5 years after the completion of the study.

This project (21-106 - PRENTICE) received ethical clearance from Health Science Research Ethics Board (HREB) from Brock University Office of Research Ethics. If there if any Ethical Board at your organization, we will apply for approval as well.

Should you be interested in allowing us to contact settlement counselors, I will require a letter of permission from you granting us access to your employees. This can be emailed to me at bf20wd@brocku.ca.

If you have any questions or concerns about this research, please contact me at my phone number at 905-518-9441 or by e-mail at bf20wd@brocku.ca. You may also contact my supervisor Dr. Dawn Prentice at dprentice@brocku.ca.

Sincerely,

Bruna Fernandes and Dr. Dawn Prentice

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Appendix B: Letter of Permission: FolkArts

Date: September 13, 2121

From: Emily Kovacs (Executive Director/CEO)

Hi Bruna,

Thank you for reaching out and for your interest in working with newcomers and in particular older women and their specific service needs. We are glad to support you in this effort and copying our community connections team members: Josefina Perez and Irene Altamira who have in depth knowledge of the wrap around support needs of this population.

Please consider this my formal support for your project and feel free to reach out to Irene and Josefina for your specifics related to your study and the regional services we provide at St. Catharines as well as Welland and Niagara Falls in partnership with both the Welland Heritage Council and support teams from the Niagara Catholic School Board.

I wish you good luck with your study and looking forward to reading about the outcomes and recommendations you may have for future programming.

Many thanks,
Emily

Date: September 15, 2121

From: Irene Altamira (50+ Coordinator)

Hello Bruna:

I received the email with the invitation to participate in your study. I coordinate the program for 50+ clients. Most of them are women.

I will be glad to meet with you when you are ready.

Kind regards

Irene Altamira, She/her/hers
50+ Program Coordinator
[Niagara Folk Arts Multicultural Center](#)
85 Church Street, St. Catharines, ON L2R 3C7
905-685-6589 Ext. 271 | 905-685-8376 (Fax)

SETTLEMENT WORKER SUPPORT OF OLDER IMMIGRANT WOMEN

Date: September 17, 2021

From: Josephina Perez (Community Connections – Program Coordinator)

Good morning, Bruna,

I am happy to assist and coordinate date and time for the interviews of six members of our staff, mainly settlement counsellors, as per your request.

I took the liberty to discuss the project with my colleague, Rose Karborani. She is the Lead Coordinator of the Settlement Department. Together we have selected a mix group of our team (offering services in different languages), who could provide valuable input to your research.

Irene Altimira will also be available for an interview as she is the solo front line staff delivering programs and services to mature newcomer women, through our 50+Group.

Looking forward to reconnecting once ethics approves your interview questions.

Thanks,

Josefina Pérez, She/Her/Hers

Community Connections - Program Coordinator

[Niagara Folk Arts Multicultural Center](#)

85 Church Street, St. Catharines, ON L2R 3C7

905-685-6589 Ext. 228 | 905-685-8376 (Fax)

SETTLEMENT WORKER SUPPORT OF OLDER IMMIGRANT WOMEN

Appendix C: Letter of Permission: Welland Heritage Council & Multicultural Center/Employment Solutions

Date: September 15, 2121

From: Janet Madume (Execute Director)

Hi Dawn,

Thank you for reaching out. When is the deadline as my schedule for the next two weeks is full and will not be accommodate Bruna. Any time after the 23rd of June would work best my end. Perhaps you can start by interviewing Kenny if his agenda permits.

Janet Madume

Executive Director

Welland Heritage Council & Multicultural Center/Employment Solutions

Phone: 905-732-5337 x125 | Cellphone: 905-736-0540 | Toll Free 1-888-764-9041 | Fax: 905-732-0212

26 East Main Street, Welland L3B 3W3

jmadume@wellandheritagecouncil.com

SETTLEMENT WORKER SUPPORT OF OLDER IMMIGRANT WOMEN

Appendix D: Recruitment Presentation

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SETTLEMENT WORKER EXPERIENCES SUPPORTING OLDER IMMIGRANT WOMEN IN A SMALLER URBAN REGION

BRUNA FERNANDES RN, BSC NURSING
MA NURSING CANDIDATE

WHO AM I?

BRUNA FERNANDES
Registered nurse
Master of Arts in Nursing candidate at Brock University
SUPERVISOR: Dr. Dawn Prantice
Interested in gerontology and immigration

WHAT IS THIS STUDY ABOUT?

This thesis component of my Master's Degree in Applied Health Sciences, Nursing.

This project has received ethics clearance from the Research Ethics Board of Brock University (insert project #).

The purpose of this study is to understand the experiences of settlement counsellors, such as yourself, while supporting older immigrant women in the Niagara Region.

WHY IS THIS IMPORTANT?

Formal support is essential for immigrant, women, and seniors to improve their experiences and overall wellbeing during a time of transition.

Considering the intersectionality of age, gender and social status is important to understand the compounding effects of intersectionality.

Shine a light on the perspectives of settlement workers and how the needs of older immigrant women are addressed by settlement counsellors.

Consider unique barriers that arise from smaller urban centers and rural areas.

WHAT DOES PARTICIPATION ENTAIL?

- Virtual/Telephone interview
- Approximately 1h duration
- Digitally recorded and transcribed without identifiers
- Confidentiality will be maintained
- Questions sent before interview
- Follow-up if necessary
- Summary of Results will be sent to you, if you want

WOULD YOU LIKE TO PARTICIPATE?

Contact me at:

- E-mail: bf20wd@brocku.ca
- Phone: (905) 518-9441

Thank you!

QUESTIONS

Appendix E: Recruitment Script

Introduction

I would like to invite you to participate in a study entitled Role of Settlement Workers in Supporting Older Immigrant Women in the Niagara Region.

Who am I?

I am Bruna Fernandes. I am a registered nurse and Master of Arts in Nursing candidate at Brock University. My supervisor is Dr. Dawn Prentice. I am interested in gerontology and immigration.

What is this study about?

The purpose of this study is to understand settlement counselors' experiences while supporting older immigrant women in the Niagara Region.

Why is this important?

- Formal support is essential for immigrant, women, and seniors to improve their experiences and overall wellbeing during a time of transition.
- Considering the intersectionality of age, gender and social status is important to understand the compounding effects of intersectionality
- Shine a light on the perspectives of settlement workers and how the needs of older immigrant women are addressed by settlement counselors.
- Consider unique barriers that arise from smaller urban centers and rural areas.

What does participation entail?

Should you agree with the study, I would like to interview a total of six settlement counselors. The interview would be done either via a telephone or video call interview, which would be determined by you. The interview would be audio recorded and transcribed without identifiers and take approximately one hour in duration. Beside the initial interview, a follow up interview may be requested if the need arises. Upon completion of the study, if you would like, I will send a summary of results via email.

Would you like to participate?

If you have any questions or concerns about this research, please contact me at my phone number at 905-518-9441 or by e-mail at bf20wd@brocku.ca

Ethics clearance (insert #) was approved from the Health Science Research Ethics Board (HREB) from Brock University Office of Research Ethics.

Appendix F: Participant Information Letter and Consent



**Settlement Worker Supporting Older Immigrant Women in a
Smaller Urban Setting**

Participant Information Letter and Consent

RESEARCHERS

Bruna Fernandes, RN, MA (C)
Department of Nursing
Brock University
Email: bf20wd@brocku.ca

Dawn Prentice, RN PhD
Professor, Department of Nursing
Brock University,
Email: dprentice@brocku.ca

INVITATION

I am contacting you as I would like to invite you to participate in a study entitled Settlement Workers' Experiences in Supporting Older Immigrant Women in a Smaller Urban Region. This study is part of the thesis component of my master's degree in Applied Health Sciences, Nursing. The purpose of this study is to understand how settlement counselors, such as yourself, support older immigrant women in the Niagara Region. The current literature suggests formal support is essential for immigrant, women, and seniors to improve their experiences and overall wellbeing during a time of transition. However, there is scarce literature that considers the intersectionality of age, gender, and social status. It is important to understand the compounding effects of intersectionality and how the needs of this population are addressed by settlement counselors.

WHAT'S INVOLVED

Should you agree with the study, I would like to interview a total of six settlement counselors to understand how they provide support to older female clients and how they address the specific needs of this population. The interview would be done either via a telephone or video call interview, which would be determined by you. The initial interview would audio recorded and take approximately one hour in duration. Beside the initial interview, a follow up interview may

SETTLEMENT WORKER SUPPORT OF OLDER IMMIGRANT WOMEN

be requested if the need arises. Upon completion of the study, a summary of results will be sent to you and the center via email. For this reason, I would like to collect your email address.

POTENTIAL BENEFITS AND RISKS

While enrolling in this study, might not have any direct benefit to you, your participation may allow for expansion of current literature and inform future policies.

There are not significant risk associated with participating in this study. There is a slight risk for psychological distress. This is because I will be asking you questions about your experiences supporting a vulnerable population. Given questions being asked about settlement workers' involvement with a vulnerable population. If you or I note the topic is becoming distressing, we will skip to the next question. Participants will also be reminded that if they wish to withdraw from the study, there would be no penalty.

CONFIDENTIALITY

Confidentiality will be maintained. The steps we will take to maintain confidentiality is that no participants' or organizations' names will be included in the transcripts. Instead, participants will be identified using a participants' identifier. Only myself and my supervisor will have access the file linking participants to transcripts. All data collected will be stored in a password protected hardware. As well as no participants' or organizations' names will be included in any of the reports or thesis resulting from the study. Since your employer is aware this study is taking place poses a limit to confidentiality in the workplace. Interview recordings and file linking participants to transcripts will be destroyed after the completion of the study.

VOLUNTARY PARTICIPATION

Participation in this study is voluntary and you may withdraw from the study at any time. If you wish, you may decline to answer any questions or participate in any component of the study. Further, you may decide to withdraw from this study at any time and may do so without any penalty or loss of benefits to which you are entitled. If you withdraw from the study at any point your interview transcript will be shredded and discarded. Please note your employer is aware I am contacting you, however your decision to participate in this study will in no way influence your employment or work relationships.

CONTACT INFORMATION AND ETHICS CLEARANCE

If you have any questions or concerns about this research, please contact me at my phone number at 905-518-9441 or by e-mail at bf20wd@brocku.ca and/or Dr. Dawn Prentice at dprentice@brocku.ca. You may also contact the Brock University Research Ethics Board (REB) at 905-688-5550 (ext.4876) if you have any comments or concerns about your rights.

This project (insert#) has received ethics clearance from the Health Science Research Ethics Board (HREB) from Brock University Office of Research Ethics.

SETTLEMENT WORKER SUPPORT OF OLDER IMMIGRANT WOMEN

CONSENT

I have read the Participant Information Letter and I agree to participate in this study described above. I had the opportunity to receive any additional information and I am aware I may ask for further information in the future. I also understand I may withdraw from participating in the study at any time without penalty and any data collected from me will be destroyed if I wish so.

Your verbal consent over the phone will be obtained prior to the interview.

Print name of person verbal obtaining consent

Signature

Date/time

Appendix G: Interview Guide

Introduction

The purpose of this research is to understand the experiences of settlement counselors in supporting older immigrant women in a smaller urban setting. The interview will be digitally recorded and will take approximately 1h. I have prepared some questions for today to guide our conversation, but please feel free to discuss any points you think are important to the overall purpose of this study. If at any time you feel discomfort in answering some of the questions, we can omit the question and move on to the next one. Do you have any questions prior to beginning?

I also need to ask you about the informed consent I sent you earlier. Have you read the informed consent? Do you have any questions you would like to discuss prior to commencing the interview? Do you agree to participate? Since we are doing a telephone interview, you do not have to send the document back to me, your verbal consent will suffice.

Interview Guiding Questions

- 1) Please describe your role as a settlement counselor.
- 2) How did you decide to become a settlement counselor?
- 3) What are some resources available to help you do your job?
 - a. PROMPTS: referral to other services, partnership with other organizations
- 4) What is your experience supporting older immigrant women?
 - a. PROMPTS: challenges, needs, their profile, immigration status, occupation
- 5) What are some of the needs you have noted within the older immigrant?
- 6) What are some of the needs you have noted within the older immigrant women?
 - a. PROMPTS: competing demands, transportation
- 7) What types of programs are available for older immigrant women at your community center?
- 8) Which programs do you think older immigrant women benefit the most?
- 9) From your experience, what are some benefits of counseling to this population?
- 10) How do you see the utilization of settlement and community services by older immigrant women?

SETTLEMENT WORKER SUPPORT OF OLDER IMMIGRANT WOMEN

a. PROMPTS: Which ones do they use most? Which ones do they use least? Do they use enough?

- 11) What do you see as barriers/facilitators for utilization of those programs?
- 12) In your opinion, are those programs designed to accommodate clients' cultural needs?
- 13) How well do you think your program fulfill the needs of older immigrant women?
- 14) In an ideal world, what would the support you offer to older immigrant women look like?
- 15) What are some of the barriers/constrains to accomplish your ideal program?
- 16) Have you seen any changes in terms of needs, processes or resources over the past 10 years?
- 17) Is there anything you wish people knew about your role in supporting older immigrant women that you would like to share?

Ending the Interview

Thank you for taking the time to meet with me, I appreciate your participation. I would like to send you a summary of key themes, would you be able to share your email with me for this purpose?

Appendix H: Certificate of Ethics Clearance for Human Participant Research



Brock University
Office of Research Ethics
Tel: 905-688-5550 ext. 3035
Email: reb@brocku.ca

Health Science Research Ethics Board

Certificate of Ethics Clearance for Human Participant Research

DATE: 11/29/2021
PRINCIPAL INVESTIGATOR: PRENTICE, Dawn - Nursing
FILE: 21-106 - PRENTICE
TYPE: Masters Thesis/Project STUDENT: Bruna Fernandes
SUPERVISOR: Dawn Prentice
TITLE: Settlement Workers Experiences in Supporting Older Immigrant Women in a Smaller Urban Region.

ETHICS CLEARANCE GRANTED

Type of Clearance: NEW

Expiry Date: 11/1/2022

The Brock University Health Science Research Ethics Board has reviewed the above named research proposal and considers the procedures, as described by the applicant, to conform to the University's ethical standards and the Tri-Council Policy Statement. Clearance granted from **11/29/2021** to **11/1/2022**.

The Tri-Council Policy Statement requires that ongoing research be monitored by, at a minimum, an annual report. Should your project extend beyond the expiry date, you are required to submit a Renewal form before 11/1/2022. Continued clearance is contingent on timely submission of reports.

To comply with the Tri-Council Policy Statement, you must also submit a final report upon completion of your project. All report forms can be found on the Office of Research Ethics web page at <https://brocku.ca/research-at-brock/office-of-research-services/research-ethics-office/#application-forms>

In addition, throughout your research, you must report promptly to the REB:

- a) Changes increasing the risk to the participant(s) and/or affecting significantly the conduct of the study;
- b) All adverse and/or unanticipated experiences or events that may have real or potential unfavourable implications for participants;
- c) New information that may adversely affect the safety of the participants or the conduct of the study;
- d) Any changes in your source of funding or new funding to a previously unfunded project.

We wish you success with your research.

Approved:

A handwritten signature in black ink, appearing to read "Stephen Cheung", written over a horizontal line.

Stephen Cheung, Chair
Health Science Research Ethics Board

Note: Brock University is accountable for the research carried out in its own jurisdiction or under its auspices and may refuse certain research even though the REB has found it ethically acceptable.

If research participants are in the care of a health facility, at a school, or other institution or community organization, it is the responsibility of the Principal Investigator to ensure that the ethical guidelines and clearance of those facilities or institutions are obtained and filed with the REB prior to the initiation of research at that site.

Appendix I: Report to Centers



**Settlement Worker Supporting Older Immigrant Women in a
Smaller Urban Setting**

Study Findings Report

RESEARCHERS

Bruna Fernandes, RN, MA
Department of Nursing
Email: bf20wd@brocku.ca

Dawn Prentice, RN PhD (supervisor)
Department of Nursing
Email: dprentice@brocku.ca

STUDY AIM

The purpose of this study is to understand the role of settlement counselors in supporting older immigrant women in the Niagara Region.

SAMPLE

- Six settlement workers were interviewed from two multicultural centers which provide settlement services in the Niagara Region. Data was collected from February 4th, 2022 to March 1st, 2022
- All settlement workers interviewed were immigrants themselves and spoke between two and four languages each
- All settlement workers only had experience working in this profession in the Niagara Region.
- The length of experience in this profession ranged from 1.5 years to 20 years, with a median of 6.75 years.

SUMMARY OF FINDINGS

Theme	Subtheme	Description
Older immigrant women described from the perspective of settlement workers		Description of older immigrant women from the perspectives of settlement workers. Generally, they are over 50 years old, arrived to the country via the sponsorship/refugee program, have low-English proficiency, have difficulties finding a job, dependent on family members/settlement workers to perform tasks of daily living, dependant to sponsors financially, susceptible to domestic violence and have few opportunities to socialize.
Potential barriers older immigrant women face in accessing services	Language	Biggest barrier to access programs. Decreased language increases dependence on family and settlement workers. Mitigated by offering services in multiple languages.
	Transportation	Using public transportation is a challenge to older immigrant women, because of fear of getting lost. Driving is also a challenge, as they may not have experience driving in their country of origin.
	Knowledge of programs available	Lack of knowledge of existence and benefits of settlement services is a barrier. This knowledge gap contributes to the stigma around mental health and lower utilization by older immigrant women.
	Using technology	Lack of access to a computer, skills to operate a computer and perceived disengagement during virtual sessions poses challenges to access programs. Some barriers were mitigated by offering computer literacy training.
	Domestic work and caregiving	Caring for younger children, family members and the house limits opportunities for engagement in activities at the center.
The know-how of being a settlement worker	Existing Programs that meet older immigrant women needs	50+ Program, Settlement Services and Mental Health Counseling Programs are designed and carried by settlement workers to fulfill the needs of older immigrant women.
	Factors that impact the work of settlement workers	Partnerships, available funding, and resources impact the experiences of settlement workers in supporting older immigrant women.

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Theme	Subtheme	Description
The art of being a settlement worker	Build trusting relationship	Building strong, trusting relationships with older immigrant women and be available to assist with aspects of their lives beyond settlement services.
	Adapt to emerging needs	The need of being adaptable to the unique needs of older immigrant women, including being accommodating to cultural needs.
	Leverage own experiences	All settlement workers were immigrants themselves. Settlement worker's experiences with their own immigration and educational background has a positive impact on their services.
	See work as service to community	Settlement workers understand their role in helping older immigrant women as a service to the community.

CONCLUSION

The results of this study improved understanding of challenges encountered by settlement workers while working with older adult immigrant women in small urban region areas. In the experiences of settlement workers, older immigrant women have more needs than other immigrant groups, and they feel comfortable in seeking support from settlement workers. In the smaller urban setting, this support becomes very important as there is usually less informal support available to immigrants. Settlement workers identified the need for additional funding to support older immigrant women.