



Immigrant and/or
Racialized Seniors:

Promoting Inclusive
Life Spaces

**Policy Statement adopted by
Assembly of Members, April 7, 2021**

**Members of the
Conseil interculturel de Montréal**

Souleymane Guissé, president
Juste Rajaonson, vice-president
Faiz Abhuani
Layla Belmahi
Youssef Benzouine
Cécile Deschamps
Sonia Djelidi
Barbara Eyer
Idil Issa
Bertrand Lavoie
Catherine Limperis
Anne Sophie Lin Arghirescu
Jessica Lubino
Carlos Suarez
Rémy-Paulin Twahirwa

**Policy and research
committee members**

Layla Belmahi
Youssef Benzouine
Barbara Eyer
Souleymane Guissé
Bertrand Lavoie
Catherine Limperis
Juste Rajaonson
Rémy-Paulin Twahirwa

Collaboration

Rafael Benitez,
CIM member (2018-2020)
François Fournier,
CIM member (2016-2020)
Fanny Guérin,
CIM member (2015-2021)
Aranzazu Recalde,
CIM member (2019-2020)

Coordination of the Policy Statement

Marie-Claude Haince, Ph.D.,
secretary-researcher
Manuelle Alix-Surprenant, M. Sc.,
secretary-researcher
Amel Gherbi, M. Sc.
Francis Therrien, M. Phil.

Research and writing

Julien Simard, Ph.D.

French revision

Marie-Claire Légaré

Translation

Joshua Wolfe and Ingrid Peritz

Graphic design and layout

Jolin Masson

Photographs

Etienne Delorieux, page 62
Ashkan Forouzani, page 14 and 66
Mark Hang Fung So, page 36
Abi Howard, page 22
Beth Macdonald, 34
Samuel Melendez, page 26
Connor Misset, page 18
Bùi Nam Phong, page 54
Kentaro Toma, page 44
RECAA, page 59
YouVersion, page 50

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Bibliothèque et Archives nationales du Québec
© Conseil interculturel de Montréal 2021
ISBN: 978-2-7647-1844-5 – English print version
ISBN: 978-2-7647-1845-2 – English PDF version

Summary

Even during a pandemic crisis that greatly affected seniors, one particular segment of the older population remained once again in the shadows: immigrant and racialized seniors (IRS). And yet, 44% of people aged 65 and over in Montréal were born outside of Canada (DRSP and TCAIM, 2019a). The purpose of this Policy Statement is, above all, to better understand the issues and barriers faced by IRS in Montréal when they try to access municipal services and healthy, safe and adequate life spaces.

To prepare this Policy Statement, the Conseil interculturel de Montréal (CIM) began a consultation process in the fall of 2019 with organizations working with IRS, and with employees in various municipal departments. We focused on three boroughs during data collection: Montréal-Nord, Villeray–Saint-Michel–Parc-Extension and Côte-des-Neiges–Notre-Dame-de-Grâce. A significant number of IRS live in these boroughs.

The first goal of the research was to provide a socio-demographic portrait of Montréal immigrant seniors, namely those who were born outside of Canada, in order to obtain an accurate and exhaustive understanding of this segment of the population. It was also important to conduct a critical examination of measures related to the social inclusion of IRS in age-friendly city (VADA) action plans produced in Montréal and elsewhere. This allowed us to identify current actions and initiatives related to these groups and to develop solutions. Starting from there, we tried to understand the issues experienced by IRS in their life spaces by exploring more specifically, with stakeholders in the field, questions related to housing, urban planning, transportation and participation in the city.

Our findings and analyses related to the theme of housing indicate that several urban and residential dynamics may have a direct impact on the ability of IRS to obtain safe, accessible and welcoming life spaces. If Montréal really wants to promote aging-in-place of all its seniors, it must seriously address the barriers that prevent IRS from staying in their homes and their life spaces. Gentrification, the housing crisis, scarcity of social and community housing units, and overcrowding and geographic isolation, are factors that impact the ability of IRS to grow old in the right location, and in a location where they choose it to be. With regard to participation in the city, links between community organizations serving IRS and the Municipal Administration will have to be reinforced through durable financial, organizational, communications and logistical partnerships. The Municipal Administration will not be able to better integrate IRS into its activities and institutions without continued assistance from community organizations active in the field. This is particularly the case for socially isolated IRS who are prevented from participating in the city by

linguistic, financial and mobility barriers. Finally, with regard to urban planning and transportation, in addition to improving travel routes and adapting urban design to reach the goal of universal access, the Municipal Administration must adopt a long-term urban vision, based on the idea of resilience to climate change and crises, putting its energies first into areas of Montréal with increased risks for IRS.

In the opinion of the Conseil interculturel de Montréal, it is imperative that the Municipal Administration take action immediately, by implementing concrete measures to guarantee the right to the city and social inclusion for IRS. By doing so, Montréal could undoubtedly become a model throughout the Global Network for Age-friendly Cities. As a cosmopolitan metropolis where dozens of languages are spoken, The Municipal Administration must learn from cities like Boston, Barcelona and Paris, and provide space for all its seniors, in all their diversity. At the end of this study, the CIM formulated ten recommendations to ensure that IRS can enjoy inclusive and secure life spaces.

Table of Contents

Summary	3
Glossary and abbreviations	6
Message from the President	7
Mandate of the Conseil interculturel de Montréal	8
Introduction	9
1. Context and definitions	14
1.1 The age-friendly city (VADA) faces the test of ethnocultural diversity	15
1.2 Some fundamental concepts	20
2. The research process	22
2.1 Objectives, research and analysis	23
2.2 Research limitations	24
3. Montréal immigrant seniors: a socio-demographic profile	26
3.1 Demographics	27
3.2 Geographic distribution	28
3.3 Migration patterns	29
3.4 Ethnolinguistic realities	30
3.5 Socio-economic conditions	32
3.6 Life trajectories and retirement plans	33
3.7 Education level	34
3.8 Conclusion	34
4. Some findings on the life spaces of IRS in Montréal	36
4.1 Housing	37
4.2 Participation in the city	46
4.3 Urban planning, urban design and transportation	50
5. Taking action	54
5.1 Recommendations related to housing	57
5.2 Recommendations with regard to participation in the city	60
5.3 Recommendations with regard to urban planning, design and transportation	63
Conclusion	67
Acknowledgements	68
References	69
Appendix	74

Glossary and abbreviations, with unofficial English translations

AQDR

Association québécoise de défense des droits des personnes retraitées et préretraitées (Québec association for the rights of retired and pre-retired people)

ARTM

Autorité régionale de transport métropolitain (regional metropolitan transportation authority)

BRDS

Bureau de la commissaire à la lutte au racisme et aux discriminations systémiques (Montréal office to combat systemic racism and discrimination)

BINAM

Bureau d'intégration des nouveaux arrivants à Montréal (Montréal newcomer office)

CHSLD

Centre d'hébergement de soins de longue durée (residential and long-term care centre)

CIM

Conseil interculturel de Montréal (Montréal intercultural council)

CLPP

Comité logement de la Petite-Patrie (Petite-Patrie housing committee)

CLSC

Centre local de services communautaires (local community services centre)

DRSP

Direction régionale de santé publique (regional public health authority)

GRT

Groupe de ressources techniques (technical resource group)

HLM

Habitation à loyer modique (affordable housing project)

IRS

Immigrant and/or racialized seniors (personnes âgées immigrantes et/ou racialisées, PAIR)

LICO

Low income cut-off

MADA

Municipalités amies des aînés (age-friendly municipalities)

MIFI

Ministère de l'Immigration, de la Francisation et de l'Intégration (Québec department of immigration, francization and integration)

MSSS

Ministère de la Santé et des Services sociaux (Québec department of health and social services)

MTPA

Mouvement pour un transport public abordable (Collective movement for affordable public transit)

OMHM

Office municipal d'habitation de Montréal (Montréal municipal housing board)

OSBL

Organisme sans but lucratif (not-for-profit organization)

PPU

Programme particulier d'urbanisme (special planning program)

QADA

Québec ami des aînés (Québec age-friendly program)

RCLALQ

Regroupement des comités logement et associations de locataires du Québec (Coalition of housing committees and tenants' associations of Québec)

RI

Ressource intermédiaire (intermediate resource)

RPA

Résidence privée pour aînés (private seniors' residence)

RSS

Région sociosanitaire (socio-health region)

SHQ

Société d'habitation du Québec (Québec housing corporation)

STM

Société de transport de Montréal (Montréal transit corporation)

TCAIM

Table de concertation des aînés de l'île de Montréal (Montréal island seniors' coordination roundtable)

VADA

Villes amies des aînés (age-friendly cities)

WHO

World Health Organization

Message from the President

On behalf of the members of the Conseil interculturel de Montréal (CIM), I am happy to present our Policy Statement *Immigrant and/or Racialized Seniors: Promoting Inclusive Life Spaces* to our partners in the Municipal Administration. If the COVID-19 pandemic has shown one thing, it is the precarity in which many seniors live. It has also shown how much the life spaces of racialized people have been particularly affected. This Policy Statement by the CIM is very timely as it provides a situational analysis of the issues experienced by immigrant and/or racialized seniors (IRS). It also presents recommendations to improve their quality of life and guarantee them inclusive life spaces.

By referring to the literature on the question and consulting people working directly in the field, in municipal departments and community and parapublic organizations, the CIM has shed light on the clear inequalities between IRS and the rest of the population. The CIM would also have liked to meet IRS directly. However, given restrictions related to the COVID-19 pandemic and the fact that they are an at-risk population group, we regrettably had to abandon this idea. The launch and distribution of this Policy Statement will be an opportunity to have discussions with these people and to maintain a dialogue in order to enrich our reflection on the issues they face.

Over the years, the CIM's work has addressed many facets related to the inclusion of immigrant and racialized people. In publications such as one on the participation of Montrealers of diverse origins in municipal life (2018), or on an integrated strategy for an intercultural policy (2019a), this theme is at the heart of our efforts. However, this is the first time we have tackled issues specific to IRS head on, i.e., questions related to housing, participation in the city, as well as urban planning and design, and transportation.

The CIM reiterates its support and willingness to collaborate on all initiatives to make Montréal a city that is even more welcoming and caring toward seniors, especially those who are of immigrant backgrounds and/or racialized.

Happy reading!



Souleymane Guissé,
President of the CIM

Mandate of the Conseil interculturel de Montréal

The Règlement sur le Conseil interculturel de Montréal (CIM) (19-051) governs the operations and activities of the Conseil. Under this by-law, the CIM:

- Offers, on its own initiative or at the request of the mayor, executive committee or city council, policy statements on any issue of interest for ethnocultural communities and submits recommendations to the city council;
- Obtains opinions, receives and hears requests and suggestions from any person or group on questions relating to intercultural relations;
- Carries out, or commissions, research and studies that it judges useful or necessary in the exercise of its functions.

As part of its mandate, the CIM carries out research work with the goal of identifying and clarifying certain issues central to its mission. The purpose is to raise awareness within the Municipal Administration of the importance of these issues, and to provide recommendations and actions in accordance with the Municipal Administration's prerogatives. An initiative of members of the CIM, this Policy Statement is part of this mission, by calling on the relevant municipal agencies to show an interest in IRS life spaces.



1550 Metcalfe St.,
14th floor, suite 1424
Montréal, Québec H3A 1X6
514 868-5809
cim@montreal.ca
ville.montreal.qc.ca/cim

Introduction

The year 2020, with its COVID-19 pandemic, will long be remembered as a collective eye-opening time to the living conditions of seniors in Québec. Researchers, health care and social-service professionals, and community organization stakeholders are well aware of the difficult realities experienced by senior citizens. However, large portions of Québec's population are only beginning to measure the scope and nature of problems related to the collective management of aging due to the current situation (Leduc, 2020). We are referring to deficiencies in home care, deteriorated care in institutions – including hospitals, long-term care centres (CHSLD), private seniors' residences (RPA), and intermediate resources (RI) –; problems of isolation, systemic racism and discrimination; various forms of abuse; residential and economic precarity; in addition to the immense burdens carried by caregivers. Québec publications on critical social gerontology, as well as several recently published reports on the question, have identified certain structural causes that can partially explain the situation. Funding deficiencies in first-line health care, budgetary austerity and several reforms recently applied to health and social services have greatly reduced the capacity for various communities and institutions to care for the aged in dignity (Protecteur du citoyen, 2020).

1 Consider people in their late fifties, having lost their income and housing in Hochelaga-Maisonneuve to the combined effects of the pandemic and the housing crisis. They were camping out along Notre-Dame Street until they were evicted on the morning of December 7, 2020 (Corriveau, 2020).

2 Read the statement at http://ville.montreal.qc.ca/pls/portal/docs/PAGE/CONSEIL_INTERC_FR/MEDIA/DOCUMENTS/CIM-AVIS_RACISME_SYSTEMIQUE-EN.PDF.

3 Ageism is a systemic and transverse oppression, defined by gerontologist Robert Butler (as cited in Lagacé, 2010, p. 2) as a “process of systematic stereotyping of and discrimination against people because they are old.” [translation] Ableism is grounded in psychological, intellectual or physical capacities (Baril, 2013).

4 Most of this complementary research adopts a life experience narrative approach when questioning immigrant seniors in Montréal and elsewhere in Québec; it includes work by Olazable *et al.* (2010), Burns *et al.* (2012), Vatz Laaroussi *et al.* (2012), Vatz Laaroussi (2013), Laquerre *et al.* (2017), Charpentier and Quéniart (2017) and Brotman *et al.* (2020).

The COVID-19 crisis has only exacerbated and accelerated these problem¹.

However, even during the pandemic crisis, a particular segment of the senior population remained, once again, in the shadows: immigrant and racialized seniors (IRS), even though 44% of people aged 65 and over in Montréal were born outside of Canada (DRSP and TCAIM, 2019a). Here again, the social facts preceded the crisis. Many of those working in the field have long deplored the underrepresentation of seniors of diverse ethnocultural backgrounds in Montréal’s social and media space, particularly with regard to municipal programs and initiatives, as well as their difficulties in accessing the health and social services network. The most recent Policy Statement published by the Conseil interculturel de Montréal (CIM), titled *Systemic Racism Acting to Transform Institutional Culture, Change Attitudes, and Empower Citizens*², noted that racialized people are underrepresented in decision-making, media, boards of directors, political parties and other central institutions. At the same time, it noted the over-representation of this group in situations causing both economic precarity such as unemployment, unstable jobs, and low salaries, and residential precarity (CIM, 2020).

By producing this Policy Paper on IRS, the CIM hopes to directly contribute to the recognition and social inclusion of these older social groups, who experience intersectional discrimination: social exclusion, ageism, sexism, ableism³, racism and discrimination. This Policy Paper is added to several studies recently carried out in Montréal on IRS issues⁴. It provides a situational analysis based on the concept of life space. After conducting a literature review and consulting

various fieldworkers during the fall of 2019, we decided to examine themes specific to the urban context, such as housing, urban planning and design, transportation, and participation in the city. In using the acronym *IRS*, we want to study both the realities experienced by immigrant seniors – namely those who were born outside of Canada, racialized immigrant seniors, as well as racialized seniors born in Canada. As emphasized by Olazabal *et al.* (2010), these three categories intersect with individuals and communities with very different life experiences and social positions. Consequently, the use of intersectional analysis is essential for a complete understanding of the specifics of issues experienced by IRS in Montréal, and to clarify the measures that are required to guarantee their social inclusion. In this Policy Statement, we present analyses based on the most recent statistical data, an in-depth examination of the specialized literature and grey literature, a comparison of various action plans for aging in Montréal and elsewhere, as well as semi-structured interview completed in the summer of 2020 with different stakeholders working within the Municipal Administration and the community. We chose to restrict our sample to institutional settings to better understand the gap between municipal public policies and their application in the field. It goes without saying that more work, data, consultations, meetings and partnerships are needed for the Municipal Administration to be able to distinguish, comprehend and grasp the complex realities and varying needs of the diverse IRS communities in the city. However, the need for such a progressive effort must not impede municipal action in the short-, medium- and long-term.

It is imperative that the Municipal Administration take action immediately, by implementing concrete

measures to guarantee the right to the city and social inclusion for IRS. By doing so, Montréal could become a model throughout the Global Network for Age-friendly Cities. As a cosmopolitan metropolis where dozens of languages are spoken, the Municipal Administration must learn from cities like Boston, Barcelona and Paris. In this way, instead of only implementing limited, local projects for IRS, it can consolidate a substantial and durable collaborative structure with different community-based players in order to reinforce the social safety net for IRS and directly support their life spaces. We are proposing several recommendations in this respect, covering the subthemes of housing, urban planning and design, transportation, and finally, participation in the city related with recreation, culture, and sociability. While these recommendations are designed to apply to its municipal jurisdiction, Montréal must quickly pressure the upper levels of government so that IRS can grow old in healthful, safe and appropriate environments, as is, in fact, one of the goals stated by the Québec government in its latest policy on aging (MSSS, 2018).

This Policy Statement is divided into five sections. The first provides a context for the age-friendly city program (Villes amies des aînés, VADA) and defines certain fundamental concepts. The second details the research process and its limitations. The third paints a socio-demographic portrait of immigrant seniors in Montréal, based on data from the 2016 census. The fourth includes our findings and reflections on housing, participation in the city, urban planning and transport, based on an analysis of interviews. Finally, the fifth section presents ten recommendations covering these three themes.

1

Context and definitions



1.1 The age-friendly city (VADA) faces the test of ethnocultural diversity

In 2018, Montréal adopted a *Municipal Action Plan for Seniors 2018–2020* (Ville de Montréal, 2018a)¹, which followed a first version, in effect from 2013 to 2015². The CIM planned its research for this Policy Paper so that it can provide ideas for Montréal's next plan of action. Montréal has been a member of the WHO Global Network for Age-friendly Cities and Communities since 2017.

At the end of the 1990s, several institutional and state entities around the world – Japan, South Korea, the West, Latin America – became aware that the population was aging at an accelerated rate, and sought to implement a world policy on aging to coordinate their efforts. The *Madrid International Plan of Action on Ageing* in 2002 (UN, 2003) arose from this need³. Following this initiative, in 2007, the World Health Organization (WHO) established a guide⁴ to facilitate the implementation of the program for age-friendly cities and municipalities (Villes et Municipalités amies des aînés [VADA-MADA]) across the planet. To date, more than 500 cities have joined (Rémillard-Boilard, 2018), implementing local public policies aligned with the UN framework document. A series of 88 recommendations were established with eight themes: transportation; housing; social participation; respect and social inclusion; civic participation and employment; communication and information; community support and health services; and outdoor space and buildings (WHO, 2007). The goal is to encompass the life spaces of seniors, at a variety of scales: from home to neighbourhood and even the city itself, as a function of the various socio-spatial practices of senior citizens. Curiously, in *Global Age-friendly Cities: A Guide*, racism and discrimination based on ethnocultural identity and skin colour are not mentioned. From start to finish in the document, the only intersectional discrimination presented is, obviously, ageism, although this term is never used. Material, identity and ethnocultural issues unique to immigrant and/or racialized people are not broached. This blind spot on the part of the WHO represents a real barrier to recognizing the realities and needs of IRS, here and elsewhere. Fortunately, some

“In order for IRS to be able to enjoy healthy and dignified aging, it seems fundamental to us to recognize the needs and specifics of Montréal’s aging individuals according to their migration experience, living conditions, social relationships and identities, while also taking into account the various forms of racism and discrimination that they suffer.”

cities have not waited for the WHO and have established concrete initiatives to improve IRS inclusion⁵.

In the last two years, the Municipal Administration published three documents related to the most recent MADA effort, i.e. the *Municipal Action Plan for Seniors 2018–2020*, the *Mid-term Report – Highlights*⁶ and the *Community Consultation Report*⁷ (Ville de Montréal, 2018a, 2018b, 2019c). In line with *Global Age-friendly Cities: A Guide*, Montréal’s *Municipal Action Plan for Seniors 2018–2020* is strongly oriented toward urban planning and design, and focuses on social participation and recreation⁸. In total, 16 of the 42 measures deal directly with accessibility, road and pedestrian safety, and urban planning and design. Only once is the Boolean indicator *immigrant** used, in a quick explanation of the demographic particularities of Montréal’s aging population (Ville de Montréal, 2018a). However, at the beginning of the document, in the listing of principles, the following is stated:

The Municipal Administration supports efforts to take into account the needs of seniors and encourages municipal actors to consider the impact of each action on the quality of life of seniors. This principle finds expression in an openness to the manifold realities faced by this population, with a special focus on seniors who are alone, isolated and marginalized, and on seniors from various cultural backgrounds. (Ville de Montréal, 2018a, p. 10)

Further on, the introduction to the second action theme, on social cohesion, contains a strong statement. It announces the city’s desire to smooth out the negative effects produced by differences of class, gender, sexual orientation, ethnocultural origin and other characteristics of Montréal’s aging population.

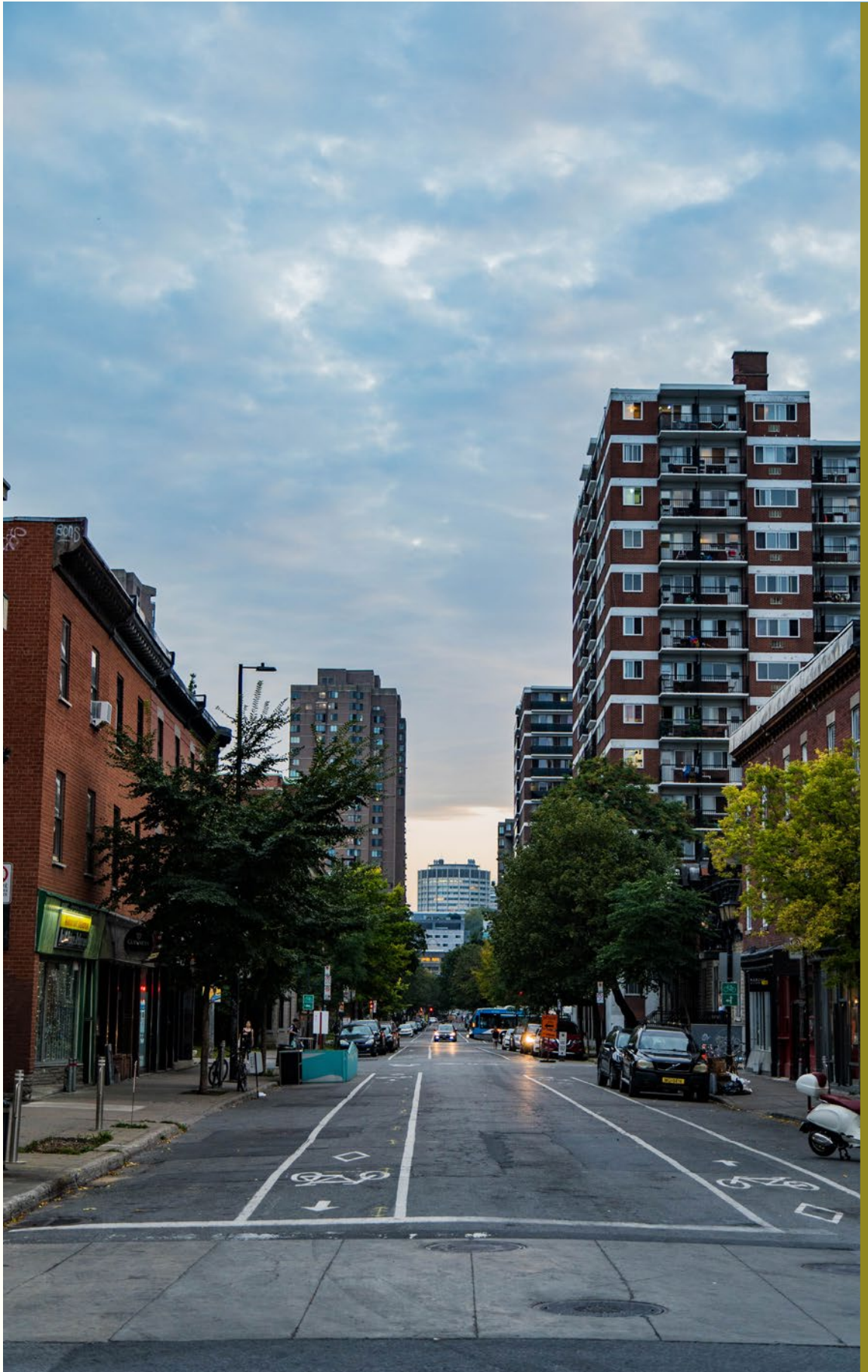
Social cohesion results from a set of actions promoting social inclusion and respect for diversity. Members of the same society, at every stage of their lives, must feel accepted and recognized, regardless of their cultural

or ethnic origin, gender or sexual orientation, age, religion, political allegiance, family, social and physical condition. [...]. Inclusive communities allow Montréal seniors of all origins and conditions to play a full and active part in society. (Ville de Montréal, 2018a, p. 24)

However, only a handful of measures announced in the *Municipal Action Plan for Seniors 2018–2020* directly address IRS⁹. After an in-depth examination of these three documents and through the research we conducted for this Policy Statement, one can only conclude that some of these measures have not been implemented and they remain, generally, clearly insufficient to guarantee the right to the city and the social inclusion of the most vulnerable among Montréal seniors. According to several stakeholders interviewed, the *Municipal Action Plan for Seniors 2018–2020* contains no definitive solutions to the problems of precarity, racism, exclusion and social marginalization experienced by IRS in various Montréal neighbourhoods. One of the interviewees characterized this Action Plan as simply [translation] “a list of actions taken by municipal units and divisions instead of new budgetary envelopes or major projects.” Elsewhere in the world, several social gerontologists have criticized age-friendly-city plans for similar reasons (Buffel et al., 2020).

Québec’s 2018–2023 action plan for seniors¹⁰ (MSSS, 2018), unveiled in June 2018 by Philippe Couillard’s Liberal government, is directly part of the VADA approach, as shown by its three main objectives: participating in the community, aging in good health in their community, and creating healthy, safe and welcoming settings for seniors. This policy, still in effect, includes only one measure to improve social inclusion for immigrant seniors, namely to adapt francization services to the needs of immigrant seniors. Everything makes it seem that concrete support of certain senior subgroups with the most precarious socio-economic status was deliberately set aside and passed over to other ministries¹¹. Finally, at the federal level, the creation of a National Seniors Strategy, demanded for several years by aging and retiree advocacy groups, has still not been created. In conclusion, the presence of IRS is too weak in public policies on aging, as much in Ottawa as in Québec City and in Montréal.

In order for IRS to be able to enjoy healthy and dignified aging, it seems fundamental to us to recognize the needs and specifics of Montréal’s aging individuals according to



their migration experience, living conditions, social relationships and identities, while also taking into account the various forms of racism and discrimination that they suffer. Taking these realities seriously also represents a challenge that directly touches on the responsibilities of public health. As we mentioned in the introduction, most stakeholders who were questioned during this research stated that the COVID-19 crisis had highlighted long-standing problems in the field, in particular those regarding quality of life for IRS and their access to the health and social services network. These barriers are reinforced by systemic racism and various kinds of discrimination. The pandemic has exposed socio-spatial inequalities in health care¹², which disproportionately affect immigrant communities and neighbourhoods. In a report on the public health crisis, the SHERPA University Institute made the following observation, based on the geographic distribution of positive COVID-19 cases in Montréal:

“In addition to seniors, particularly vulnerable due to demographic reasons, and health care workers, exposed because of their work, other groups appear to face an increased risk of contracting the virus and suffering deleterious impacts. Setting aside the particular case of CHSLDs, we note that major community outbreaks affected neighbourhoods and workplaces with a high concentration of cultural communities, in particular people of precarious status, recent immigrants and racialized people. This was also observed in other major North American cities.” [translation] (Cleveland *et al.*, 2020, p. 14)

According to stakeholders interviewed during the summer of 2020, problems related to communication, food security, housing and isolation were especially aggravated starting in March 2020. Firstly, information about distancing measures and precautions for residential buildings, residences and other institutions needed to be rapidly

and efficiently made available to seniors who do not speak English or French. This task was accomplished by the Alliance des Communautés Culturelles pour l'Égalité dans la Santé et les Services Sociaux (ACCESS), a community group in the Parc-Extension neighbourhood, and by Montréal's public health authority (Direction régionale de santé publique [DRSP]). However, the Municipal Administration could have produced this multilingual documentation itself, as New York City rapidly did, without hesitation (UN, 2020). While the Municipal Administration must respect the Charter of the French Language and initially communicate in French, it is apparent that a profound linguistic fracture has created distance with seniors speaking languages other than French or English, particularly those who have recently immigrated under the federal family reunification program¹³. Secondly, for many IRS who normally depend on informal support and distribution networks (family, neighbours, communities), obtaining food became difficult (Hodgson, 2020). In parallel, emergency support became complicated due to the imbalance between available products, and the culinary and cultural food needs of IRS. Thirdly, Montréal's housing crisis worsened during 2020. Housing committees that are members of the Regroupement des comités logement et associations de locataires du Québec (Coalition of housing committees and tenants' associations of Québec [RCLALQ]) offered support to twice as many households facing expulsion (Agence QMI, 2020). Finally, isolation, which was already experienced by IRS in several ways, was exacerbated by the closure of many organizations, businesses, 'third places', and others, used for socializing outside of the home. Even before, such places were too few in number or too dispersed, especially in peripheral neighbourhoods in Montréal where there is little or no public transit. The pandemic crisis represented an opportunity to take action on these transversal issues, while raising questions on their

many causes, which were entrenched before the winter of 2020.

1.2 Some fundamental concepts

Intersectional approach

In their narrative research with IRS in Canada, Ferrer *et al.* (2017), Brotman *et al.* (2020) and Koehn *et al.* (2020), underline the importance of exploring the life courses of seniors such as key events, timing, and differing migratory trajectories, as a function of their interactions with systems of differentiation and oppression, social structures, public policies, State programs and various governmental institutions, making use of the intersectional approach. According to Ferrer *et al.* (2017, p. 12), intersectionality represents:

“a perspective that enhances the capacity to understand the structural roots of experiences of marginalization. Originating from critical race and critical race feminist theory, intersectionality focuses on the importance of examining the multiple and interlocking systems of domination that shape and structure people’s lives (Collins, 2000) through the interplay between categories of difference (such as age, ‘race’, class, sexual orientation), with wider systems of domination.”

Aware of this theoretical and practical trend, Montréal now applies his gender equality and intersectional analysis in “any analysis that precedes, accompanies or evaluates projects, programs and activities led by the Municipal Administration” [translation] (Ville de Montréal, 2019a). Consequently, it is important to take into account, in the design and implementation of activities, projects or other initiatives, the particular needs of people as a function, in particular of their: 1) sex; 2) social class; 3) disability; 4) age; 5) ethnocultural origin; 6) sexual orientation 7) gender identity and 8) socio-economic situation (*ibid.*). In the specific case of IRS in Montréal, this list could be expanded to include sociological characteristics such as

migration status, date of arrival in the country and place of residence.

Systemic racism

As previously stated by CIM (2019, p. 3) in a brief submitted during the Public Consultation on Systemic Racism and Discrimination within the Jurisdiction of the City of Montréal,

“A second form of racism still active in our societies is institutional or systemic racism. [...] Institutional racism refers to policies, practices and procedures of institutions that may, directly or indirectly, consciously or unconsciously, encourage, maintain or solidify inequalities (racialized groups) or privileges (majority group) for certain groups of people. In all these cases, the effects are the same: some people find themselves oppressed by practices that inevitably produce discrimination.” [translation]

Racialization

In previous publications (CIM, 2019, 2020), the CIM employed the term *racialisé-es* which is also used in the French version of this document, although the term ‘*racisé*’ is now more common in French. Both terms are translated as ‘racialized’ in English. As the Ontario Human Rights Commission observes, “when it is necessary to provide a collective description of certain people, the terms ‘racialized people’ or ‘racialized groups’ are preferable to ‘racial minorities’, visible minorities, ‘people of colour’ or ‘non-White’, because they denote the social construct of race rather than perceived biological features.” [translation] (COPD, 2005, p. 13, cited in CIM, 2020, p. 6)

1 View the English version of the plan at <https://www.makingmtl.ca/5069/widgets/23116/documents/12774>

2 Access the first version at <https://extranet.who.int/agefriendlyworld/wp-content/uploads/2017/06/Montr%C3%A9al-Action-Plan.pdf>

3 View this document at <https://social.un.org/ageing-working-group/documents/mipaa-en.pdf>

4 View the guide at http://whqlibdoc.who.int/publications/2007/9789241547307_eng.pdf?ua=1

5 We provide some examples in Section 5.

6 View the mid-term assessment at <https://www.makingmtl.ca/5069/widgets/23116/documents/19524>

7 View the report at <https://www.makingmtl.ca/5069/widgets/23116/documents/11216>

8 The first theme of action, called “A city and neighbourhoods on a human scale”, focused on “meeting two challenges: universal accessibility, and safety.” The second theme of action, “In favour of greater social cohesion” is guided by two goals: “helping fight poverty and maltreatment” and “promoting healthy cohabitation in our communities”. The third action theme, “Seniors engaged in their communities” concerns social and political participation and

addresses two challenges: “senior citizen participation, and social engagement among seniors”. The fourth and final theme of action is transversal: “Seniors at the heart of our partnerships”.

9 In fact, this action plan included only three concrete measures directly affecting IRS. Objective 3.2 announced the intention to “Promote awareness among our diversity of seniors concerning issues of intimidation and maltreatment” seeking to reach “seniors, particularly from cultural communities” (Ville de Montréal, 2018a, p. 25). Objective 3.1 “Support community organizations coming to the aid of vulnerable seniors”, may well have been implemented, according to the Mid-term Report (Ville de Montréal, 2019c), but the dollar value of this support has not been disclosed. Measure 4.3 proposed to “pursue the Living Diversity project”, which offers activities to improve intercultural ties in OMHM housing for seniors. However, the provincial government abandoned this program, something which we will discuss in Section 4.1.4. Of course, the majority of the 42 measures announced in the Municipal Action Plan for Seniors 2018–2020, particularly those regarding safety, transportation, abuse, fraud, accessibility and recreation, could in theory be of benefit to IRS,

in particular measure 1.9 of the first action theme, which proposed to “Improve the housing supply” for seniors through the “12,000 social and affordable family housing units” plan. This objective was partially reached by the Plante administration as her first mandate is coming to an end.

10 View the document Plan d’action 2018-2023 Un Québec pour tous les âges at <https://publications.msss.gouv.qc.ca/msss/fichiers/ainee/F-5234-MSSS-18.pdf>.

11 As evidenced by this extract: [translation] “other action plans include measures for seniors who may be in vulnerable situations, in particular, those of immigrant backgrounds, victims of homophobia or transphobia, domestic violence or sexual violence, having mental health or addiction problems, or experiencing homelessness” (MSSS, 2018, p. 25).

12 Critical health geographers study the differences between access to care as a function of given spaces, but also the manner in which the pernicious effects of social determinants of health are unequally distributed spatially, as well as access to care (Milligan and Wiles, 2010).

13 For example, about 30% of seniors in the Parc-Extension neighbourhood are not proficient in English or French (DRSP, 2020).

2

The research process



2.1 Objectives, research and analysis

Above all, the purpose of this Policy Statement is to better understand the issues and barriers faced by IRS in Montréal when they access municipal services and healthy, safe and satisfactory life spaces.

To better define the problem, the CIM began a consultation process in the fall of 2019 involving knowledge exchanges with six people representing organizations working with IRS. The CIM also conducted a detailed literature review and an analysis of the *Municipal Action Plan for Seniors 2018–2020* and the *Mid-term Report*. This preparatory step established orientations for the development of the Policy Statement, in order to highlight central issues and certain blind spots neglected in the municipal action plan.

As a result, two research themes were emphasized during the data collection phase: housing, and access to recreation and culture. As with any qualitative research, data collection served to document related issues, of equal importance, which constitute the missing link between the two initial themes: urban planning/design, and transportation. We decided to include a third theme in our general approach, articulated around the multi-scale concept of life space, a concept that is at the heart of MADA-VADA policies.

Research objectives

- Provide a socio-demographic profile of Montréal immigrant seniors, namely those who were born outside of Canada.
- Conduct a critical examination of measures related to social inclusion of IRS in age-friendly city (VADA) action plans produced in Montréal and elsewhere.
- Understand the issues experienced by IRS in their life spaces by exploring, with field workers, the questions of housing, urban planning and design, transportation, and participation in the city.
- Present recommendations to the Montréal Municipal Administration.

“Above all, the purpose of this Policy Statement is to better understand the issues and barriers faced by IRS in Montréal when they access municipal services and healthy, safe and satisfactory life spaces.”

The abrupt arrival of the COVID-19 pandemic forced us to completely revise the research effort and its schedule. The researcher had to carry out interviews remotely, by telephone and video conference. We also had to cancel two discussion groups planned for April and May 2020. Despite these obstacles, we were able to have discussions with 23 people, including those working in Montréal community groups (11 people), within various municipal departments and divisions (7 people) and in some of the boroughs (5 people). In order to limit the recruitment of participants, three boroughs were the focus during data collection: Montréal-Nord, Villeray–Saint-Michel–Parc-Extension and Côte-des-Neiges–Notre-Dame-de-Grâce, although research was not completely limited to these areas. These boroughs have a concentration of neighbourhoods with a large proportion of immigrant seniors. Interviews lasted on average 45 minutes and were recorded, with the prior agreement of participants, who signed a consent form.

We conducted the interviews with three main objectives in mind: 1) Understand the place of IRS with regard to the mission of the organization, department, division, or simply with regard to the position of the person interviewed; 2) Document the workers' perception about issues experienced by IRS, in terms of housing, urban design and transportation, or recreation and culture, depending on the

expertise of the person being interviewed; 3) Explore, with the workers, possible solutions to ensure better social inclusion of IRS in Montréal. In parallel with the interviews, documentary research was carried out, partially in collaboration with CIM members. The collaborative portion of this work focused on an examination of different municipal action plans around the world that are based on *Global Age-friendly Cities: A Guide* (WHO, 2007) and the WHO Global Network for Age-friendly Cities. Also, the researcher extended the literature review to include recent social gerontology publications in English and French in a variety of periodicals, through a document survey of the impacts of the COVID-19 pandemic on IRS, as well as relevant grey literature (briefs, policy statements, reports) produced in Montréal or elsewhere in Québec.

2.2 Research limitations

As with all qualitative research, our study has limitations and presents only a partial portrait of the complex and varied realities experienced by IRS in Montréal. It was conducted with a limited sampling of civil servants working within the central-city administration and at some of the boroughs, as well as with workers at key community groups. A more extensive study, including long ethnographic immersions, would have provided us with a more in-depth and detailed understanding of the situation of IRS with regard

to Montréal's municipal policies. Data was not collected directly from IRS, aside from those interviewed because of their professional functions in the community milieu¹. Since this Policy Statement is focused on a meso-analysis of public policies, we preferred to limit ourselves to interviewing institutional stakeholders, especially in the context of COVID-19. This analytic angle prevented us from conducting a vertical intersectional analysis from the individual experiences or life trajectories of IRS. However, we were careful to hold discussions with people who have long-term and first-hand knowledge of issues, both within the central-city administration and at the boroughs, and at the community level. We would also like to acknowledge that we did not address the situation of Indigenous seniors in Montréal, nor the issue of IRS experiencing homelessness. However, we strongly suggest that the Municipal Administration document specific issues that affect marginalized seniors who

are poorly understood as much within academic research as in public policies².

We also supplemented our informal survey with statistical data and social gerontology publications that studied the experiences and words of IRS, but excluding the abundant literature on relations between IRS and health care institutions. Although we decided to concentrate on three boroughs, the limited quantity of collected data did not allow us to make comparisons to determine whether the neighbourhood makes a qualitative difference. We would also like to mention that this Policy Statement may contain analytical generalizations among immigrant seniors, racialized immigrant seniors, and racialized seniors born in Canada. Given the still-fragmented state of information about IRS in Montréal, we have no choice but to make these conceptual generalizations. Nevertheless, we believe that this Policy Statement will provide for a better understanding of the specific needs and realities of these three groups of seniors.

¹ We are also conscious of the fact that IRS involved with these organizations and services are not necessarily a representative sample of these heterogeneous, diverse social groups, in particular with regard to social isolation and linguistic fractures, something that the workers made abundantly clear to us.

² To our knowledge, no data concerning IRS experiencing homelessness is available in the Montréal context. Work on this question elsewhere in the world is extremely rare, if not

nonexistent. However, in the Canadian context, immigrants of all ages appear to be overrepresented among those experiencing homelessness. Thanks to a study conducted in Toronto about 15 years ago, we know that 55% of seniors experiencing homelessness at the time were of immigrant origin, while among those who were chronically homeless, that proportion fell to 29% (Grenier *et al.*, 2016). However, we cannot assume that the same proportions apply in Montréal without empirical evidence.

3

Montréal immigrant seniors: a socio-demographic profile



Given the lack of understanding of the realities experienced by IRS in Montréal, we think it is essential to include a short socio-demographic profile at the heart of this Policy Statement. However, we want to emphasize that Statistics Canada data from the 2016 Census provides detailed information only for one sociological category: immigrant seniors, namely those who were born outside of Canada. In Section 5 of this Policy Statement, we recommend that the Municipal Administration prepare socio-demographic profiles specifically for racialized immigrant seniors and racialized seniors born in Canada. Specific data on the housing conditions of immigrant seniors will be presented in the fourth section.

3.1 Demographics

In Montréal, **44% of people over 65 were born outside of Canada**, which represents almost 127,000 people. Within this population, women outnumber men, 54% to 46% (DRSP and TCAIM, 2019a). Among Montréal immigrant seniors, 54% are in the 64–74 age range, 34% are 75–84 and 12% are aged 85 or more (DRSP and TCAIM, 2019a). It is difficult to calculate precise demographic projections for Montréal immigrant seniors in the coming decades. Canada-wide, the proportion of people 65 and over belonging to a visible minority group increased from about 12% between 2012 and 2016 to almost 45% between 2062 and 2066 (Carrière *et al.*, 2016). In a 2011 document produced by the Montréal age-friendly-municipality committee (comité MADA), based on the 2006 census data, we learn that, at the time, 10% of Montréal's 65 and older population were part of a visible minority (Ville de Montréal, 2011)¹.

Details about the statistical data and maps presented in this section

In 2019, the Table de concertation des aînés de l'île de Montréal (TCAIM, the Montréal island seniors coordination roundtable) and the Direction régionale de santé publique de Montréal (Montréal DRSP, the Montréal regional public health authority) jointly published a statistical data sheet called *Les conditions de vie des aînés immigrants*. This document was developed from 2016 Census data, categorized at the regional level (*Région sociosanitaire de Montréal [RSS]*), which includes all municipalities on the island. The RSS is divided into five CIUSSS areas: the CIUSSS de l'Ouest, the CIUSSS du Centre-Ouest, the CIUSSS du Centre-Sud, the CIUSSS du Nord and the CIUSSS de l'Est. In the following pages, some images have been reproduced from this initial data sheet, or from a second, named *Le revenu des personnes aînées*, with the prior consent of the authors. Moreover, the DRSP generously provided us with quantitative tables, for the 35 CLSC jurisdictions of the Montréal RSS, also based on data from the 2016 Census (DRSP, 2000). At our request, the DRSP also provided maps, in which the region is divided into 29 areas. Thanks to the processing previously done by DRSP on Statistics Canada databases, we can provide a brief socio-demographic profile of immigrant seniors as a function of several fundamental variables, in particular: date of arrival in the country, education level, ratio of housing expenses to income, household size and languages spoken at home. In the following pages, we will consider the Montréal RSS as simply being the equivalent to Montréal, so as to facilitate reading and the use of numbers.

3.2 Geographic distribution

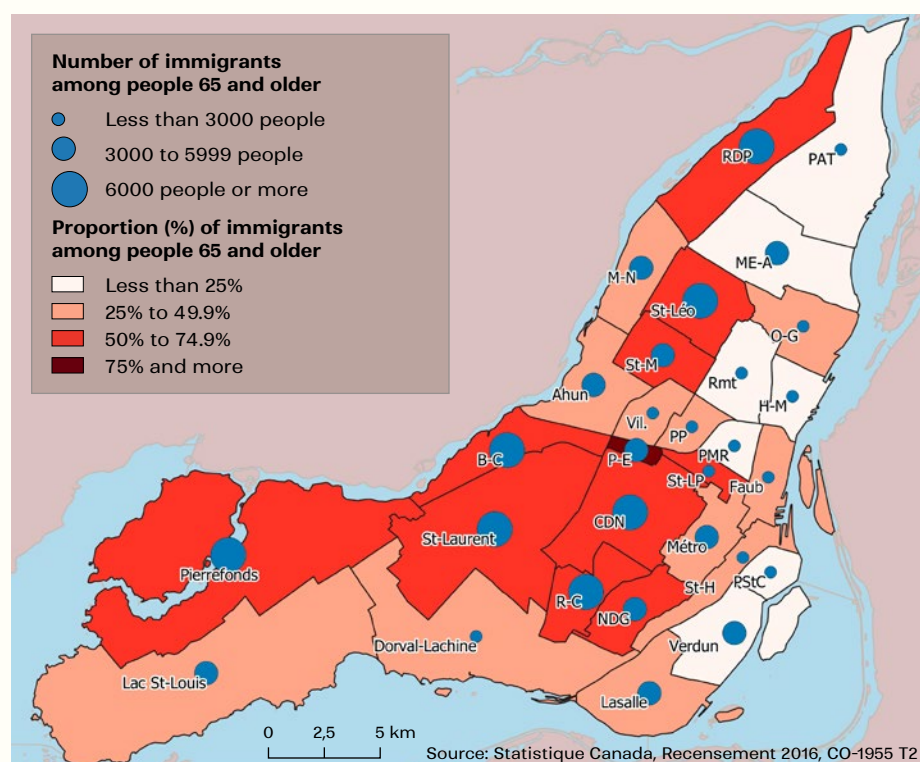
The geographic distribution of immigrant seniors on the island of Montréal is uneven. **Map 1** shows the proportions and number of immigrant seniors according to CLSC boundaries, among their populations of 65 and over in Parc-Extension, more than 90% of all seniors living in the neighbourhood are immigrants (DRSP, 2020). Conversely, the aging population in some neighbourhoods shows very little diversity. This is the case of Hochelaga-Maisonneuve and Pointe-aux-Trembles, where 12.1% and 9.7%, respectively, of the 65-and-older population are immigrants (DRSP, 2020). Note that the average for Montréal is 44%.

Map 1

Number and proportion of immigrants aged 65 and older, by CLSC area in Montréal, 2016.

Shortened CLSC areas

Ahun	Ahuntsic
B-C	Bordeaux-Cartierville
CDN	Côte-des-Neiges
Faub	Des Faubourgs
H-M	Hochelaga-Maisonneuve
M-N	Montréal-Nord
ME-A	Mercier-Est-Anjou
NDG	Notre-Dame-de-Grâce
O-G	Olivier-Guimond
PAT	Pointe-aux-Trembles
P-E	Parc-Extension
PMR	Plateau Mont-Royal
PP	Petite-Patrie
PStC	Pointe-St-Charles
R-C	René-Cassin
RDP	Rivière-des-Prairies
Rmt	Rosemont
St-H	St-Henri
St-Léo	St-Léonard
St-LP	St-Louis-du-Parc
St-M	St-Michel
Verdun	Verdun/Côte St-Paul
Vil	Villeray



3.3 Migration patterns

As far as migration patterns, **96% of Montréal's immigrant population, i.e. 121,335 people, arrived before 2006.** Montréal immigrant seniors who arrived before 2006, some of them very early in their lives, generally came from countries around the Mediterranean, and francophone countries in Europe or North Africa. The most common origin was Italy, followed by Haiti, Greece, France, Egypt, Morocco, Portugal, the United Kingdom and China (DRSP and TCAIM, 2019a). Among immigrant seniors arriving in 2006 or later, totalling 5,655 people, Haiti remains in the second position, while China is now in first place. Syria, Iran, Morocco, Algeria, Romania, India, Lebanon and Russia follow (DRSP and TCAIM, 2019a). Within this same 2006-and-later subgroup, more than 65% arrived under the sponsorship program, 11.7% as economic immigrants and about 16% as refugees. The rest (6.9%) are part of 'other' immigration categories, which may include people with temporary status (DRSP and TCAIM, 2019a). Diversity in the countries of origin for immigrant seniors has been observed for the last 15 years, which necessarily has an impact on languages spoken and the membership of immigrant seniors in racialized social groups. Pan-Canadian

demographic projections indicate that, by 2060, the majority of immigrants will be primarily of Asian origin and the proportion from Africa will also increase (Carrière *et al.*, 2016). As **Map 2** shows, the four CLSC areas on the island with the highest proportion of immigrant seniors arriving in 2006 or later, compared to the total immigrant senior population within each CLSC area, are the following: Pierrefonds, Saint-Laurent, Bordeaux-Cartierville and Parc-Extension.

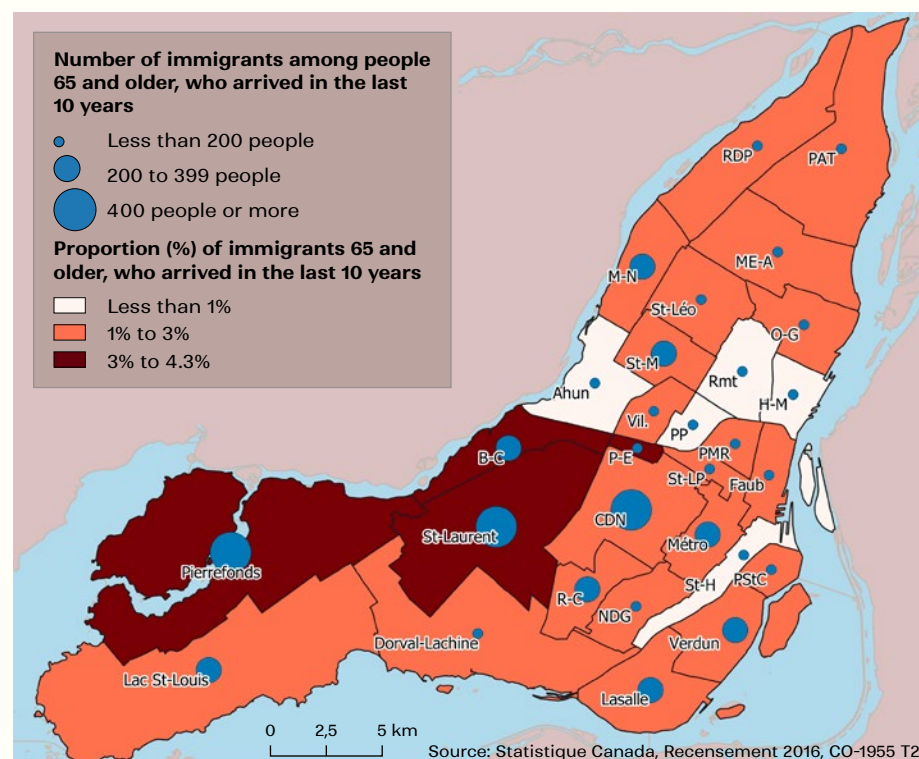
People aged 65 or older, who arrived in 2006 or after, are generally more likely to experience economic and residential precarity than those who arrived before 2006, although that is not necessarily the case in Pierrefonds, where recently arrived immigrant seniors are more affluent than those living elsewhere in Montréal. The reinforcement and development of local support and guidance services specifically for immigrant seniors who arrived in the last fifteen years is essential to ensure their social inclusion, in particular in Saint-Laurent, Bordeaux-Cartierville and Parc-Extension. The Côte-des-Neiges CLSC, whose population includes 440 seniors that immigrated after 2006 (DRSP, 2020), could also benefit from this.

Map 2

Number and proportion of immigrants 65 and older, who arrived in the last 10 years, among immigrants aged 65 and older, by CLSC area, Montréal 2016.

Shortened CLSC areas

Ahun	Ahuntsic
B-C	Bordeaux-Cartierville
CDN	Côte-des-Neiges
Faub	Des Faubourgs
H-M	Hochelaga-Maisonneuve
M-N	Montréal-Nord
ME-A	Mercier-Est-Anjou
NDG	Notre-Dame-de-Grâce
O-G	Olivier-Guimond
PAT	Pointe-aux-Trembles
P-E	Parc-Extension
PMR	Plateau Mont-Royal
PP	Petite-Patrie
PStC	Pointe-St-Charles
R-C	René-Cassin
RDP	Rivière-des-Prairies
Rmt	Rosemont
St-H	St-Henri
St-Léo	St-Léonard
St-LP	St-Louis-du-Parc
St-M	St-Michel
Verdun	Verdun/Côte St-Paul
Vil	Villeray

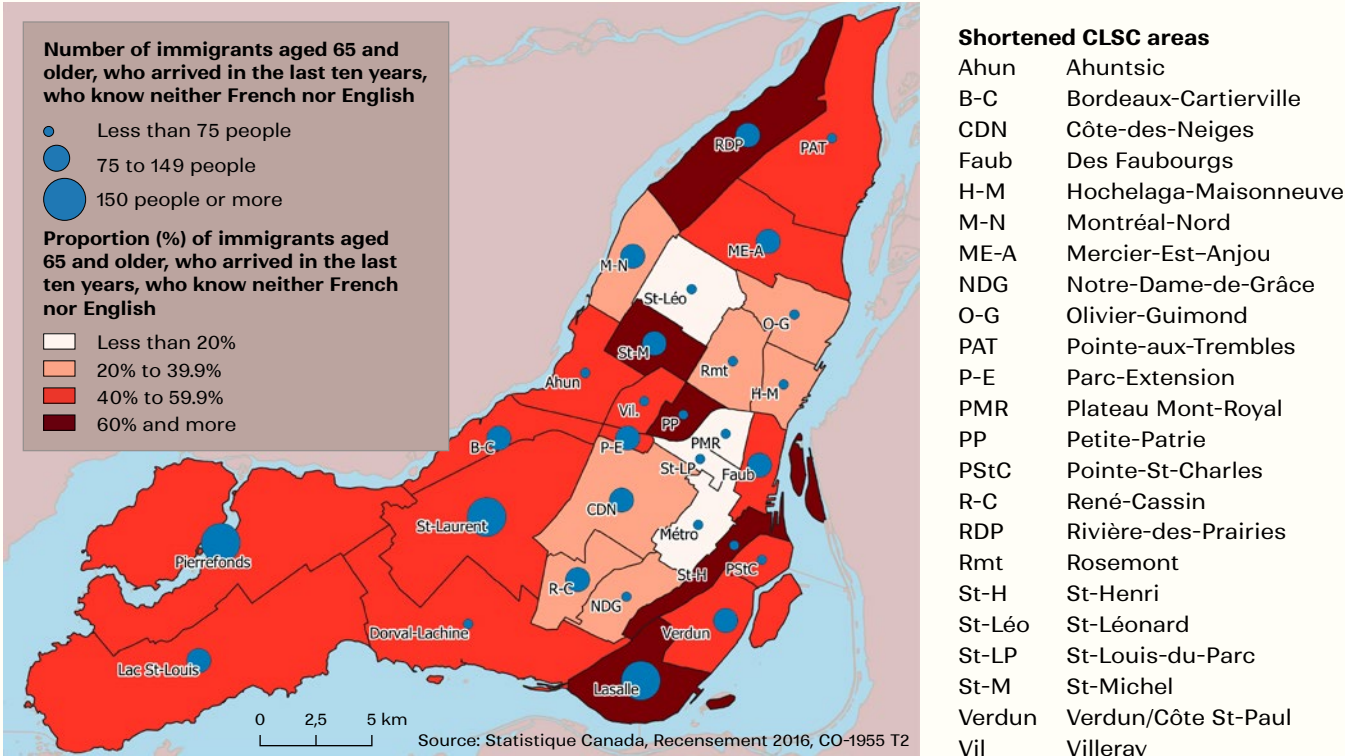


3.4 Ethnolinguistic realities

In Montréal, in 2016, more than 14% of immigrant seniors did not speak either of the two official languages, a proportion that reaches 27% in the 85 and older group (DRSP and TCAIM, 2019a). Once again, there are more women than men in this situation, 18% and 9%, respectively (DRSP, 2020). On average, 12.5% of immigrant seniors who arrived before 2006 did not know either official language, while this proportion rises to 44% in the subgroup of people arriving in 2006 or later (DRSP, 2020). See [Map 3](#).

The literature shows that due to a lack of resources in facilities, translation in a health care setting is often done by family members or by a health care staff member speaking the language of the immigrant senior; such a person is not always available (Brotman, 2003). As with other characteristics, language spoken at home varies significantly by area in Montréal. With regard to the inclusion and exclusion of IRS, the question of language was central and transversal in our interviews as well as in the related work on immigrant seniors in Québec and Canada (Kadowaki *et al.*, 2020; Lavoie *et al.*, 2007). The boroughs of Saint-Michel, Saint-Laurent, LaSalle and Rivière-des-Prairies should be targeted for actions to reduce the linguistic gap between the Municipal Administration and IRS.

Map 3
Number and proportion of immigrants aged 65 and older, who arrived in the last ten years, who know neither of the official languages, by CLSC area, Montréal 2016.



3.5 Socio-economic conditions

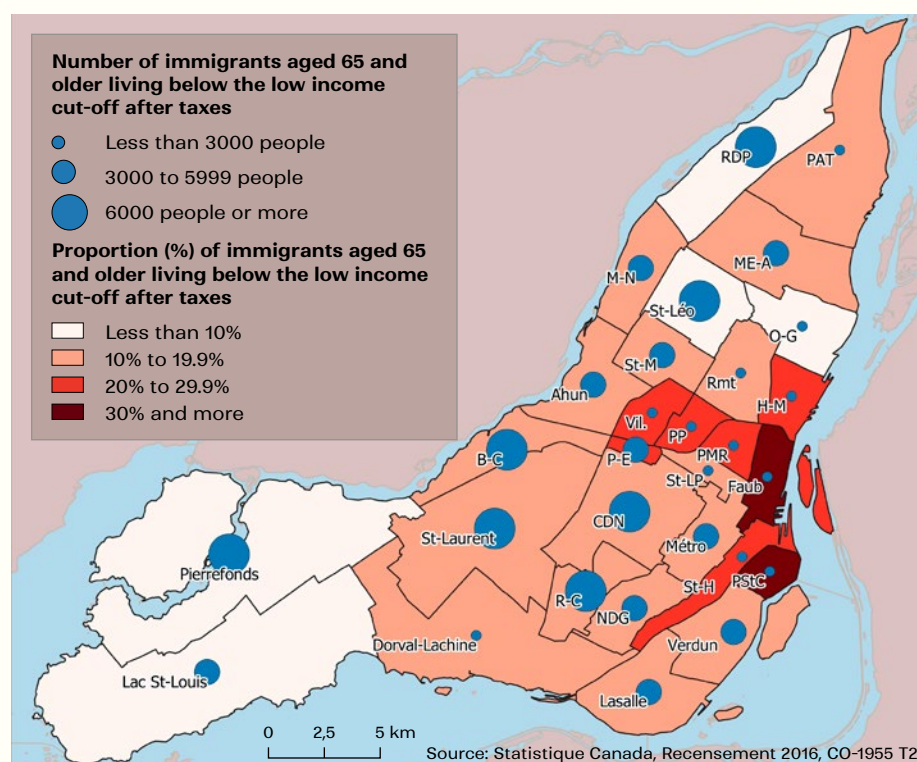
In Montréal, net median income for immigrant seniors is **\$21,042**, which is lower than that of seniors born in Canada (**\$27,444**) (DRSP and TCAIM, 2019c). In Montréal, 15% of immigrant seniors and 14% of those born in Canada live below the after-tax low income cut-off point (LICO) (DRSP and TCAIM, 2019c). However, this economic precarity is differently distributed as a function of gender (Marier and Skinner, 2015). While 17% of female immigrant seniors are below the LICO, only 12% of men fall into this social group (*ibid.*)².

Map 4

Number and proportion of immigrants aged 65 and older, living below the low income cut-off after taxes, by CLSC area, Montréal, 2016.

Shortened CLSC areas

Ahun	Ahuntsic
B-C	Bordeaux-Cartierville
CDN	Côte-des-Neiges
Faub	Des Faubourgs
H-M	Hochelaga-Maisonneuve
M-N	Montréal-Nord
ME-A	Mercier-Est-Anjou
NDG	Notre-Dame-de-Grâce
O-G	Olivier-Guimond
PAT	Pointe-aux-Trembles
P-E	Parc-Extension
PMR	Plateau Mont-Royal
PP	Petite-Patrie
PStC	Pointe-St-Charles
R-C	René-Cassin
RDP	Rivière-des-Prairies
Rmt	Rosemont
St-H	St-Henri
St-Léo	St-Léonard
St-LP	St-Louis-du-Parc
St-M	St-Michel
Verdun	Verdun/Côte St-Paul
Vil	Villeray



As can be noted in **Map 4**, immigrant seniors with incomes below the LICO are mainly located in Montréal's central neighbourhoods, which correspond to the neighbourhoods undergoing gentrification. Proportionately, the three CLSC areas where this economic precarity is the most evident are all situated in the coverage area of the CIUSSS Centre-Sud-de-l'Île-de-Montréal: Pointe-Saint-Charles (42.5%), Montréal Centre-Ville (36.1%) and Montréal Centre-Sud (29.5%) (DRSP, 2020). In absolute numbers, the greatest number of immigrant seniors below the LICO live in Saint-Laurent, Parc-Extension and Bordeaux-Cartierville, i.e. 1,385, 1,020 and 1,005 individuals, respectively (DRSP, 2020).

3.6 Life trajectories and retirement plans

While 71.9% of immigrant seniors earn a market income, the figure is 81% among seniors born in Canada. According to DRSP and TCAIM, [translation] “certain factors may increase vulnerability in [immigrant seniors] with regard to access to services, participation and quality of life,” (2019a): immigrating to Canada after 2006, being a woman, and knowing neither of the two official languages. As social gerontology studies demonstrate, several phenomena may come together to create a virtually inextricable situation of economic precarity in immigrant seniors. We are referring to a lack of access to sufficient employment income, non-recognition of educational degrees earned earlier in the migratory trajectory, lack of official language proficiency as well as a lack of access to affordable housing (Abramson, 2016; Ferrer *et al.*, 2020; Grenier *et al.* 2017; Mandell *et al.*, 2018). In Europe, immigrant seniors, especially those from countries that are not members of the European Union, comprise one of the most economically and socially vulnerable social groups (Bolzman, 2012; Dwyer and Papadimitriou, 2006). Obviously, as principal determinant of the socio-economic conditions of seniors, retirement income is critical. To receive Old Age Security or

“As social gerontology studies demonstrate, several phenomena may come together to create a virtually inextricable situation of economic precarity in immigrant seniors.”

Guaranteed Income Supplement payments from the federal government, an immigrant senior must have lived in Canada for more than ten years³. Many Canadian community groups and research groups believe this rule should be revised because it needlessly keeps immigrant seniors in harmful precarity.

There are also provincial specifics. In Québec, at the time of retirement, the pension payment received from the Régime des rentes du Québec is based on the number of years of contribution. To receive the full amount, contributions must have been made for 40 years. Seniors who never worked in Québec, immigrating at the end of their working life through the federal family reunification program, will receive almost nothing, unless they are eligible for specific support programs. It is highly probable that they would not have any property assets for financial support. In addition, since the immigration process itself is costly, immigrant seniors rarely arrive in the country with substantial savings (Grant and Townsend, 2010). In fact, it would appear that many must go into debt when beginning



their migratory trajectory. For example, together with older women, immigrant seniors in Montréal are the least likely to benefit from market incomes. However, it appears that among Canada's immigrant seniors who arrived earlier in the 20th century, from Eastern European and Mediterranean countries, access to federal pensions is similar to the rate observed in seniors born in Canada (Kaida and Boyd, 2011)⁴.

3.7 Education level

With regard to education levels, more than 40% of Montréal immigrant seniors have no degree, a level that reaches 46% among female immigrant seniors, compared to 33% of men in the same group (DRSP and TCAIM, 2019a). In Montréal, almost 20% of immigrant seniors have a university degree, compared to 21.5% of those born in Canada (DRSP and TCAIM, 2019a). Among male immigrant

seniors, 25% have a university degree, as do 15% of women in the same group, compared to 27% and 18%, respectively, in Montréal's senior population born in Canada (DRSP and TCAIM, 2019a). This minimal difference between university diploma rates among immigrant seniors and those born in Canada may be explained by the rules of the economic migration process, which favour qualified workers, as well as by the arrival of immigrants with academic training earlier in their life. Once again, more specific information is necessary to better understand the realities for seniors who moved to Montréal after 2006.

3.8 Conclusion

We have seen, through this brief socio-demographic portrait of immigrant, namely those who were born outside of Canada, that gender, immigration category and date

of arrival in the country, remain essential statistical and sociological categories to understand the socio-economic realities of immigrant seniors. Someone arriving before the age of 30 will see their income stabilize at the level of people born in Canada during their working life, while someone arriving after this age will probably suffer an economic penalty (Grant and Townsend, 2010). Although these statistics do not permit us to draw valid conclusions for all IRS in Montréal, they show trends that also appear in the data and analyses in the next section, in particular the fact that seniors arriving after 2006 have a higher risk of experiencing economic and residential precarity.

1 Since the current CAQ government has opted for a reduction in immigration targets for the province (MIFI, 2020), it is difficult to predict demographic trends for the coming decades regarding the proportion of IRS in Montréal's senior population without carrying out in-depth statistical and demographic work.

2 Note that at the time of data collection for the last census, in 2015, the after-tax revenue threshold in communities of 500,000 inhabitants or more was \$20,386 for a single-person household and reached \$24,810 for a two-person household (Statistics Canada, 2021). According to Statistics Canada, in 2018 the after-tax low income threshold in Canadian communities of 500,000 inhabitants or more was \$21,481 for one person, \$26,143 for two people and \$32,554 for three people.

3 In a situation of economic precarity, the constant increase in the cost

of living from year to year erodes what is already a low purchasing power. To prevent someone's disposable income from being gradually reduced, access to income (from pensions, employment or investments) that is at least somewhat indexed to inflation is required. But inflation indexing is generally not sufficient to follow cost of living increases (energy, transportation, housing, food and other goods and services).

4 Canada has signed bilateral agreements with certain countries, including Morocco, Switzerland, France and the United States so that immigrants from those countries can receive their benefits even if they no longer live in their country of origin. However, the majority of post-2006 countries of emigration for seniors, i.e. China, Haiti, Syria, Algeria, Iran, Lebanon, India and Russia, are not included in such agreements.

4

Some findings on the life spaces of IRS in Montréal



Our findings on IRS life spaces in Montréal are divided into three parts: 1) housing, 2) participation in the city, and 3) urban planning, design and transportation. Additional statistical elements regarding housing conditions for immigrant seniors, taken from the same sources as those of the socio-demographic portrait in the previous section, were used for the first part¹.

4.1 Housing

Montréal housing issues have taken central stage again in the news. After a major crisis in 2001, which many bitterly remember, it was believed—incorrectly—that Québec's metropolis was spared the problems faced in Vancouver, Toronto and so many other cities: transnational real estate speculation, invasive tourism, expulsions, 'renovictions', shortages of affordable housing, racism, various forms of discrimination and radical changes in the types of stores available in traditionally working-class neighbourhoods. In the spring of 2019, a new housing crisis was officially recognized in Montréal. The rental housing vacancy rate in Montréal dropped below 2%, i.e. much less than the 3% market equilibrium threshold set by Canada Mortgage and Housing Corporation. Several community groups have deplored the aggressivity and tenacity of property owners who have entered the short-term tourism rental market, and the speed with which the private rental stock has been converted into divided and undivided co-properties. This contraction in the availability of private rental housing, combined with a strong demand from people belonging to more affluent social categories, has produced a marked increase in property sale prices. This has an impact on rental costs, as well as on the type of stores in central neighbourhoods. Some neighbourhoods such as Parc-Extension, which provide dense networks of community support and include businesses, associations, institutions, places of worship and organizations, are rapidly being weakened by gentrification. This directly affects the right to the city of IRS².

In this tense context, several issues intersect and create residential precarity, which can be defined as [*translation*]:

“a continuum of situations making housing tenure uncertain, inadequate or unaffordable, the most extreme being expulsion” (Simard, 2019, p. 122). Stakeholders interviewed for this Policy Statement identified multiple, complex threats faced by Montréal IRS in their ability to enjoy healthful, safe, appropriate and affordable housing. In the following pages, these observations are divided into four thematic vignettes, i.e. household composition and cohabitation, type of tenure and affordability ratio, dynamics of gentrification, and issues related to social and community housing.

4.1.1 Household composition and cohabitation

We start this overview with household composition and the dynamics of intergenerational cohabitation as experienced by immigrant seniors and IRS in general. In Montréal, it appears that 27% of immigrant seniors (18% of men and 34% of women) live alone. These proportions are much lower than what is found among seniors born in Canada (32% and 52%). The logical conclusion is that 73% of immigrant seniors live in a household composed of two or more people. It can also be inferred that it is highly probable that immigrant seniors live with a member of their family. The danger here is to jump to the conclusion that this means that immigrant seniors and IRS are less likely to experience isolation in such family arrangements, or that their interpersonal relationships are necessarily harmonious due to the supposed norm of filial respect (Brotman *et al.*, 2019). Socio-economic arguments could raise doubts about this culturalist explanation. Due to a lack of means, or because of legal constraints, such individuals, especially if their immigration was sponsored, may not have any other choice but to live with family (Becker, 2003; Lavoie *et al.*, 2007), despite situations of abuse or dissatisfaction (Government of Canada, 2018). Several of our interviewees mentioned the overcrowding

and dilapidated conditions of many rental dwelling units occupied by intergenerational families³. The lack of home care and scarcity of adapted apartments may also reduce the quality of life for IRS, especially in cases of illness or disability.

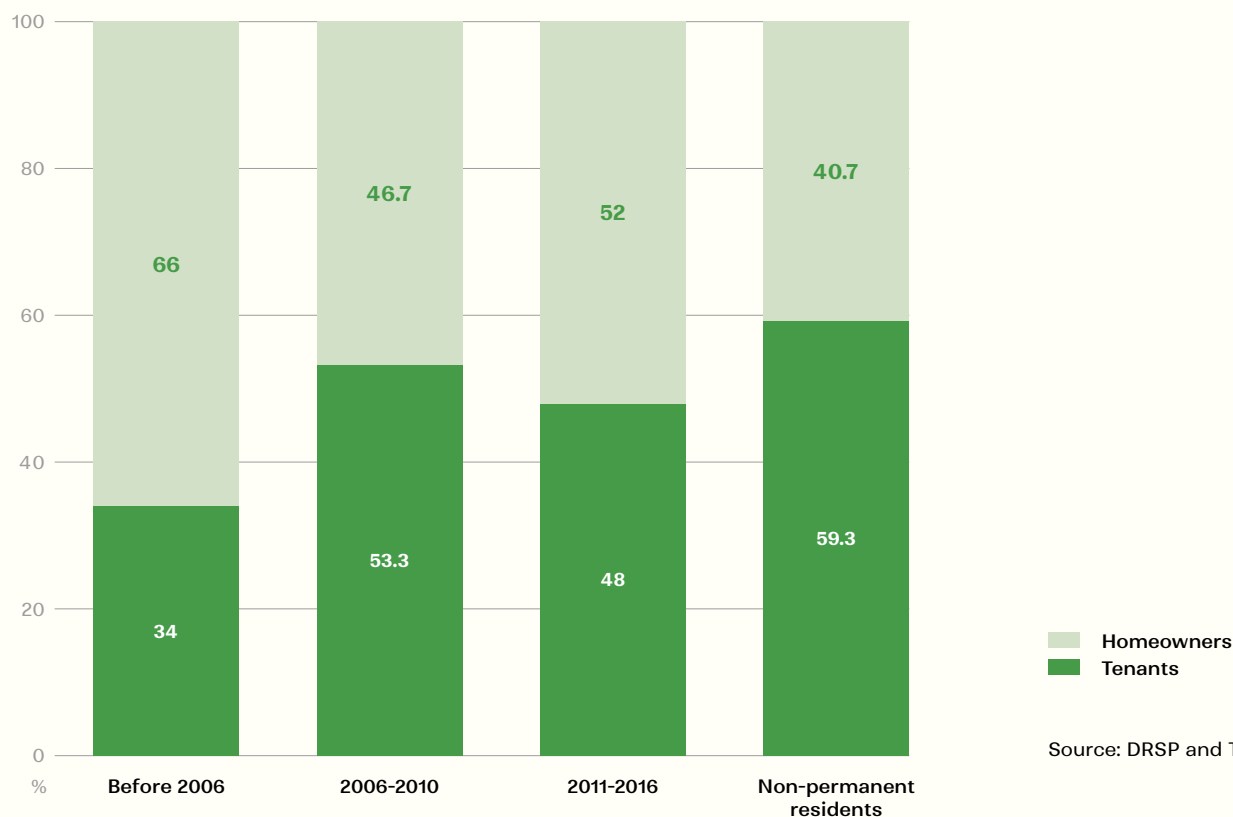
Our interviewees indicated that some IRS may be victims of financial abuse by family members, an issue that is prompting several community organizations to establish educational campaigns for their members⁴. As we also learned from our interviews, isolation among IRS can be made invisible by cohabitation, especially for sponsored immigrants, who are sometimes forced to stay home to take care of grandchildren, with little financial or spatial mobility to travel in the city and to make contact with people outside of their household (Koehn *et al.*, 2020). In some cases, this dynamic can “lead toward being a shut-in” [*translation*] as one community worker mentioned. On the other hand, among the 27% of seniors living alone, several chose to live alone at some point in their residential trajectory, as Laquerre suggested (Boisjoli, 2016). However, this does not exclude the fact that living alone can, in some cases, increase economic and social precarity and worsen isolation, especially for widowed women. In this sense, IRS who live alone, cannot speak English or French, and have few loved ones in the country, are particularly at risk of social isolation (Charpentier and Quéniart, 2017). By working to expand housing opportunities for IRS, the Municipal Administration could facilitate residential mobility and choices so that intergenerational cohabitation and living as a couple or single are not only possible but accessible as a function of the needs and wishes of people, extended families and communities.

4.1.2 Type of tenure (owner-occupied/rental) and affordability

With regard to housing tenure (owning or renting a dwelling), there is a major

Chart 1

Housing tenure (%) of the population aged 65 or over according to time of immigration, Montréal 2016.



difference between seniors born in Canada and those who immigrated here. Contrary to what might be thought, immigrant seniors are more likely to be homeowners (65.3% of this group were in 2016) than seniors born in Canada (50.4% of whom owned their homes in 2016) (DRSP and TCAIM, 2019b). The same trend occurs with regard to the proportions of households living in private rental housing: 34.7% of Montréal's immigrant seniors are tenants, while the proportion is 49.6% for those born in Canada (*ibid.*).

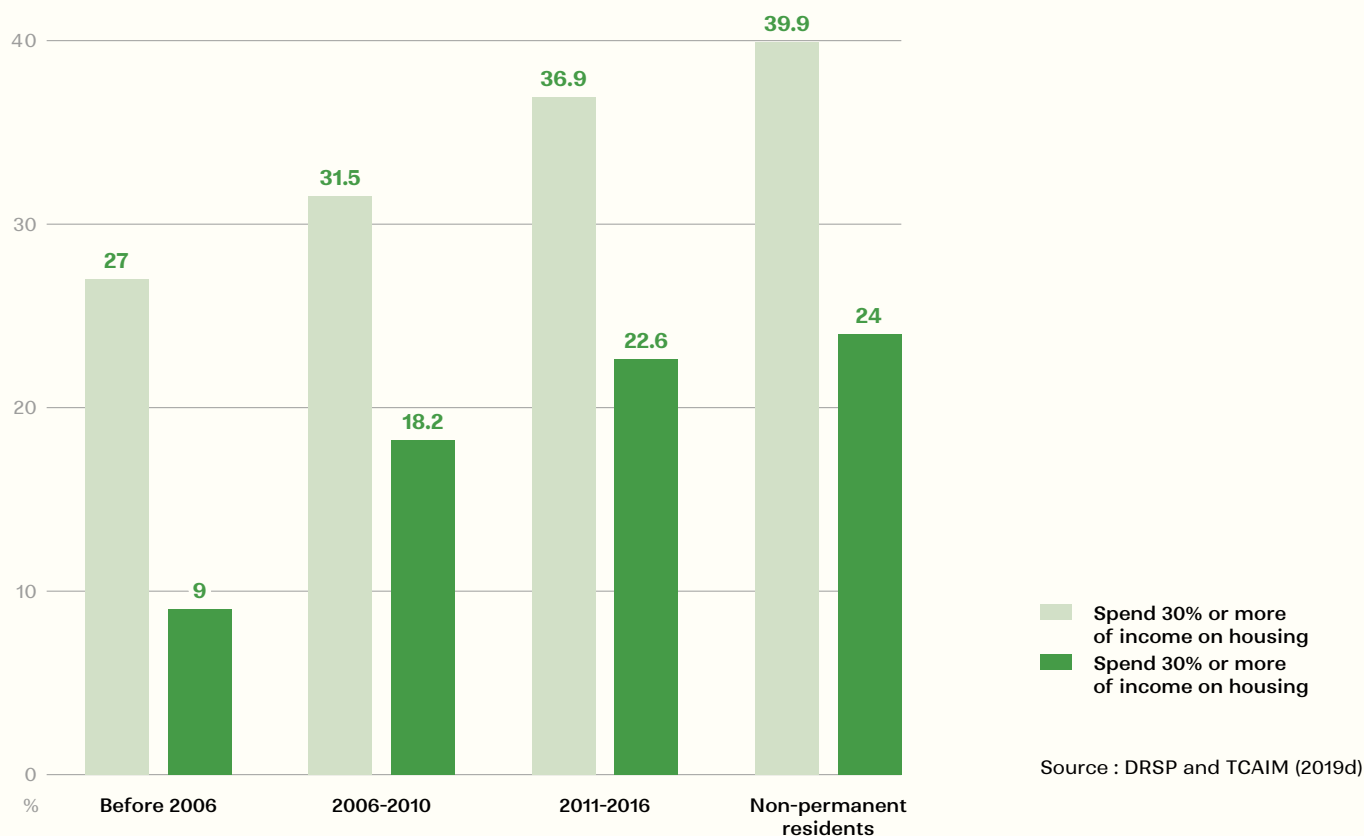
However, seniors arriving after 2006 only represent 4% of the total proportion of immigrant homeowners⁵. What is more, by reviewing the graph above, a clear trend appears in relation to migratory trajectory:

the more recently someone has arrived in this country, the more likely it is that they are renters.

Ideally, the affordability ratio, defined as the proportion of income that a household must spend on housing costs (SHQ, 2010, p. 6), should not exceed 30% of its gross annual income. According to the Ville de Montréal (2019b), [*translation*] "the 30% affordability ratio is largely used as a threshold above which household spending on housing may limit its capacity to meet its other basic needs." Although the Québec-wide average affordability ratio for seniors of all origins was 19.1% in 2016, it was 26% among seniors of all origins in Montréal. This proportion is almost identical to that of Montréal's

Chart 2

Proportion (%) of those 65 and over spending 30% or 50% of income, according to time of immigration, Montréal 2016.



immigrant seniors (27%). In contrast, two thirds of Montréal seniors with incomes less than or equal to LICO experience affordability problems; economic precarity generally has a direct impact on residential precarity. Moreover, all other things being equal, tenants are more likely than property owners to be in a situation of residential precarity⁶.

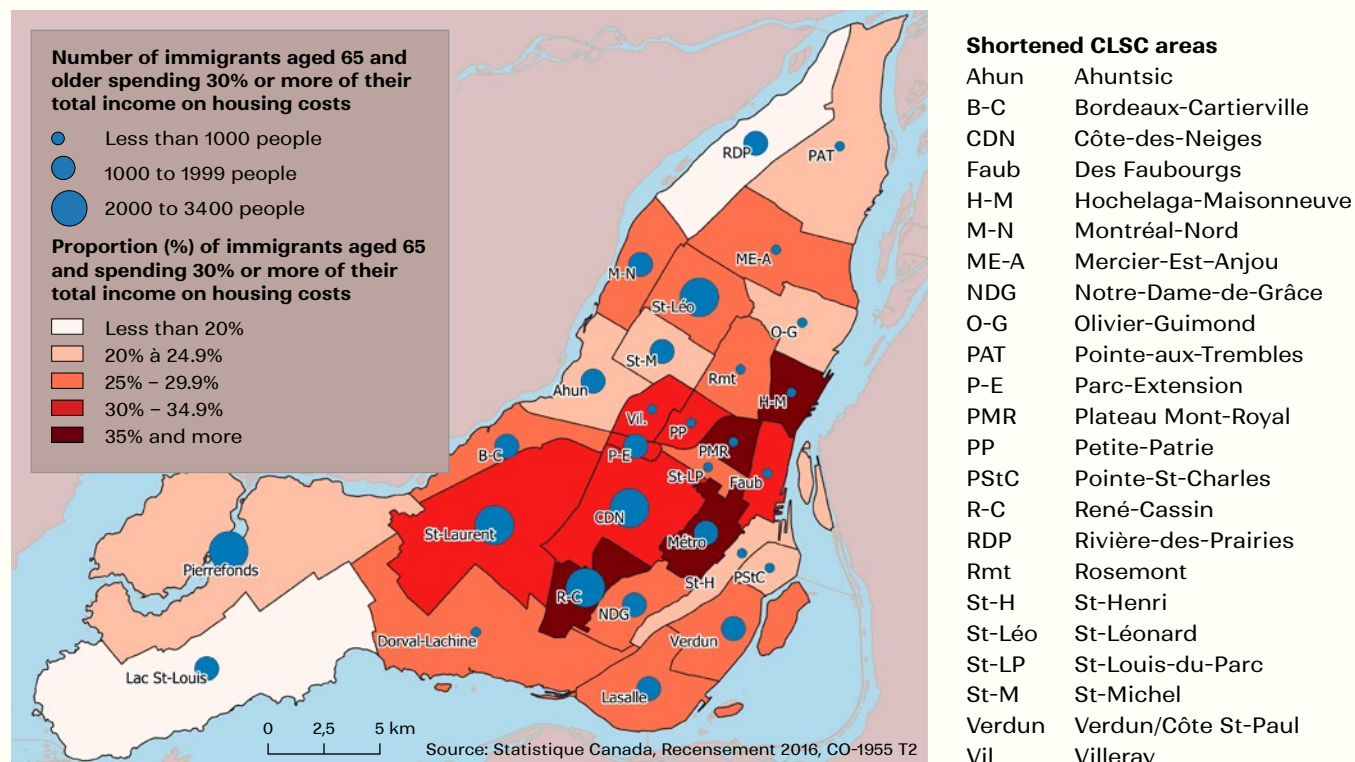
In contrast, 9.5% of immigrant seniors spend more than 50% of their income on housing, compared to 7.5% of seniors born in Canada (DRSP and TCAIM, 2019b). The more recently that immigrant seniors arrived in this country, the more likely they were to spend 30% or more and 50% or more of their income on housing, as shown in the Figure below. Once again, the date of arrival in the country is

a fundamental variable to understand economic and residential precarity among IRS.

Map 5 presents the number and proportion of immigrant seniors spending 30% or more of their income on housing costs, as a function of Montréal CLSC areas. As the map shows, the highest proportions and the greatest numbers of households affected are in the CLSC areas of Côte-des-Neiges, René-Cassin, CLSC Métro (downtown), Petite-Patrie, Plateau-Mont-Royal and Hochelaga-Maisonneuve, central urban areas where gentrification is ongoing. We noted above that, as far as other Montréal neighbourhoods, very few immigrant seniors live in Hochelaga-Maisonneuve. This means that those residing there have a greater

Map 5

Number and proportion of immigrants aged 65 and older, spending 30% or more of their total income cut-on housing costs, by CLSC area, Montréal, 2016.



chance of living in economic and residential precarity. In second place are Saint-Laurent, Bordeaux-Cartierville, Parc-Extension, Villeray, Saint-Louis-du-Parc (which essentially covers Mile-End) and Centre-Sud (represented here by the former CLSC des Faubourgs area)⁷.

4.1.3 Gentrification dynamics and their impacts on IRS

It is undeniable that real estate speculation accelerates and amplifies gentrification processes⁸ in some neighbourhoods, including those where a large proportion of immigrant seniors often pay relatively affordable rents, such as Parc-Extension (Projet de cartographie Anti-évacuation de Parc-Extension, 2020). Davidson and Lees note that gentrification is comprised of four associated dynamics:

- 1) reinvestment of capital by investors and financial players and/or governments;
- 2) the arrival of groups with more economic and/or cultural capital than those living there;
- 3) changes in the environment (buildings, shopping opportunities) and
- 4) direct or indirect displacement of marginalized social groups (Davidson and Lees, 2005). The great majority of our interviewees, especially those from community groups, mentioned that they had noticed an acceleration in gentrification in the last few years, with associated consequences, particularly the forced displacement of elderly tenants (Simard, 2019). In Montréal, the ability of tenants to remain in their homes is threatened by urban dynamics. Immigrants, seniors, women, single mothers and the unemployed are the first

to fall victim to gentrification processes, since these groups generally have low revenues and often live on fixed incomes insufficiently indexed to cost of living increases (Atkinson, 2000)⁹. On June 2016, Québec's National Assembly almost unanimously adopted Bill 492, *An Act to amend the Civil Code to protect seniors' rights as lessees*, which introduced Section 1959.1, reproduced on the side (Simard, 2019, p. 185). On the ground, use of this Section of the Civil Code to fight a dwelling repossession or an eviction is made more difficult by several factors: poor knowledge about laws in the general population, difficulty in accessing justice, the slowness and heaviness of procedures at the Tribunal administratif du logement (which used to be known as the Rental Board), as well as fear of reprisals (Simard, 2019).

According to Marie-Ève Lemire of the Comité logement de Montréal-Nord, IRS are more likely to experience harassment and discrimination, and live in substandard housing than seniors of French-Canadian descent. When IRS living alone or in an intergenerational family have occupied the same dwelling for many years, the rent cost is likely to be below the market price. When a property occupied by long-term residents is sold, the new owners have an interest in significantly increasing the rent costs or to sell the units as condominiums in order to make a profit on their purchase¹⁰. This speculative dynamic encourages expulsion, whether legal –repossession, eviction– or fraudulent –use of harassment to provoke the household to move out, circumvention of rules–, as was demonstrated by a recent study by the Comité logement de la Petite-Patrie (CLPP, 2020). Since prices in the rental market have rapidly increased over the last few years, it has become extremely hard for an expelled household to find an equivalent unit in the same neighbourhood in terms of space, number of rooms, and price (RCLALQ, 2020). Several community workers noted that households including IRS had to move from Villeray–Saint-Michel–Parc-Extension and Montréal-Nord to Saint-Laurent or Ahuntsic–Cartierville, or to as far as Chomedey in Laval, or even to another region such as in Lanaudière or in Montérégie to be able to afford a home within private housing stock. Some stakeholders shared their concerns about the effects of municipal tax increases on owner-occupier IRS¹¹.

Finally, as we mentioned above, legal recourse in cases of discrimination, repossession or eviction is, according to the community workers, long and complex and produces few results in the short term. Access to legal aid, which is difficult

1959.1. The lessor may not repossess a dwelling or evict a lessee if the lessee or the lessee's spouse, at the time of repossession or eviction, is 70 years of age or over, has occupied the dwelling for at least 10 years and has income equal to or less than the maximum threshold qualifying the lessee or spouse for a dwelling in low-rental housing according to the By-law respecting the allocation of dwellings in low-rental housing (chapter S-8, r. 1).

However, the lessor may repossess the dwelling if:

1. the lessor is 70 years of age or over and wishes to repossess the dwelling as a residence for himself;
2. the beneficiary of the repossession is 70 years of age or over;
3. the lessor is an owner-occupant 70 years of age or over and wishes to have a beneficiary less than 70 years of age reside in the same immovable as himself.

“In brief, the barriers most commonly identified by community workers to explain the distance between IRS and social and cultural activities provided by the Municipal Administration and community organizations are: linguistic issues and lack of information, lack of ethnocultural diversity in these institutions, and mobility problems, including transportation costs.”

for all immigrants, can be complicated by restrictive eligibility thresholds, since some IRS have accumulated savings that exclude them from this program. The Municipal Administration must act now to reinforce the right to remain in place for IRS, even if housing and laws affecting this right are generally under provincial jurisdiction such as the Civil Code and the Tribunal administratif du logement, and the funding available from certain programs, i.e. the Programme de supplément au loyer and AccèsLogis.

4.1.4 Social and community housing issues

Faced with residential precarity, which is linked to living in private rental housing, IRS and their supporting organizations try to facilitate access to social and community dwelling units through various means. All stakeholders we met judge the wait for a unit in social and community housing to be too long, given current needs. With regard to HLM, their rarity is such that IRS who manage to obtain a unit after several years must accept, against their wishes, an inadequate unit far away from the neighbourhood they

already know, at the risk of seeing themselves completely struck from the waiting list¹². Moreover, social housing units are often small and poorly designed for intergenerational families, yet another factor reducing the desire of some IRS to try to move into them.

In social housing, such as HLM and housing non-profit organizations, managed by Montréal's municipal housing board (Office municipal d'habitation de Montréal [OMHM]), some fieldworkers have noted the aging-in-place of immigrants over the last decade. IRS living in this type of housing are particularly affected by issues of racism, discrimination, isolation, and dependence on specific networks, due to the social dynamics that may be created among people living in these buildings. For example, the residents' committees may propose activities that are interesting but not accessible to IRS because they are designed primarily for the majority, French-Canadian population, in particular with regard to food. This ethnocentrism, conscious or not, is relatively easy to



transform into opportunities for intercultural events if the necessary resources, whether related to budget, facilitation, or supplies, are provided and if a commitment to welcoming IRS is translated into action. There is a need to seek out those requiring help, especially more vulnerable IRS, to create networks and provide access and psychosocial support so as to facilitate their integration in these life spaces. Once again, it appears that needs significantly exceed available resources. For example, several stakeholders mentioned the Habiter la mixité project, which was based on an agreement with the former immigration and family ministry¹³, but funding ended two years ago¹⁴. In the field in Montréal, there is no longer a specific program for IRS living in HLM. Fortunately, their realities continue to be addressed, through other social action programs in the housing projects. These include the Montréal newcomer office (Bureau d'intégration des nouveaux arrivants à Montréal [BINAM]) which, by concentrating on recent immigrants, responds to a real need. However, stakeholders, including both municipal employees and those in community groups, were unanimous in saying that more funding of community support is needed to directly reach IRS living in Montréal social housing.

With regard more specifically to the development of new social housing, several stakeholders underlined the many possibilities, as well as the shortcomings, of the AccèsLogis program. In summary, AccèsLogis provides funding for the construction and operation of social housing projects supported by the community¹⁵. Over the years, several projects have been established in Montréal, and some of them directly meet the needs of some IRS communities. However, according to Faiz Abhuani, of the Brique par brique organization, the AccèsLogis program imposes frequently onerous construction requirements, an evaluation shared by other community workers. In projects designed for seniors,

stakeholders try to avoid reaching the threshold of units and services that would make the project subject to the Regulation respecting the certification of private seniors' residences, in effect since 2018, following the tragic fire at a seniors' residence in Isle-Verte. As a result, some potentially interesting initiatives have been blocked. Moreover, Mazen Houdeib, of the Regroupement des organismes du Montréal ethnique pour le logement, a technical resource group (GRT), mentioned that the construction costs under the AccèsLogis program are four years behind the real estate market, forcing stakeholders to seek additional financing or to charge residents for services (meals), which makes the project too expensive for some IRS. Beyond these micro-issues, the question of area inequalities across Montréal must be taken into account. For Mazen Houdeib, AccèsLogis system depends on grassroots involvement, but community networks are not distributed equally across Montréal. Carrying out non-profit projects takes several years and requires permanent employees. Many community groups working with IRS lack these resources or have them in small quantities. Stakeholders also mentioned a lack of funding for the AccèsLogis Montréal program from both the provincial and federal governments, which limits the number of housing projects that can be constructed. In general, one finding stands out: The program is useful but could be improved, as was also noted by the Conseil des Montréalaises (2018-9). In its current state, it cannot respond to the major need for affordable housing among IRS in Montréal.

4.1.5 Housing – Conclusion

As we have explained, several urban and residential dynamics may have a direct impact on the ability of IRS to obtain safe, accessible and welcoming life spaces. If the Municipal Administration really wants to promote aging-in-place, it must seriously address the barriers preventing IRS from staying in their

homes, that impede their residential mobility choices, or that fail to meet their diverse future housing needs. Without rapid actions, it is highly likely that Montréal's central neighbourhoods will lose non-negligible portions of their IRS residents, who will have to move to outlying areas or even leave the island of Montréal for more remote suburbs and other regions. The goal of social mixing, which is at the heart of several policies recently adopted by the city — the By-law for a Diverse Metropolis is the best example — is gravely threatened by gentrification and a lack of social housing. Forced displacement can have direct impacts on the quality of life of IRS and their formal and informal mutual help networks, especially among those who immigrated to Canada after 2006. We will see in the next two sections that the construction of sustainable and viable life spaces requires, over and above a significant supply of affordable and accessible dwelling units, concrete measures related to urban design and transportation, as well as social participation and recreation.

4.2 Participation in the city

In its simplest definition, social participation consists of [translation] “a person's involvement in activities in interaction with others in society” (Levasseur *et al.*, 2010, cited in Raymond *et al.*, 2015, p. 210). For Bickel (2014, p. 207), social participation refers instead to [translation]: “all activities outside the home through which people are voluntarily involved in the life of the community and its organizations, community spaces, forms of expression and events”. By using the expression ‘participation in the city’ here, we want to primarily address the participation of IRS in activities organized by community organizations, and within various institutions and initiatives supported by the Municipal Administration and its boroughs.

People questioned about this theme are generally of the opinion that social participation by IRS is fundamental to create social connections, intercultural gatherings and solidarity, in particular for seniors who immigrated after 2006 and/or those feeling isolated. However, several community workers mentioned that they have been working to increase the presence of IRS in participation spaces for a long time, but they have not perceived fundamental changes on the ground due to a lack of determinative measures. Community organizations do their best to organize activities accessible to IRS¹⁶ but they must deal with intermittent — sometimes precarious — funding, very limited budgets, and activities organized in separate silos, often to meet the always-increasing



specifics of subsidizing organizations and funding agencies. These community organizations generally occupy spaces, when they have them, that are poorly adapted to their needs, and they must count on limited professional staff. The cost of commercial leases in Montréal's central neighbourhoods has increased rapidly due to gentrification, adding pressure on the ability of these organizations to be in the best locations to encourage the presence of participants in their activities. Of course, a too-remote space, or one located behind major physical obstacles, for example stairs, will reduce the presence of IRS. For one Parc-Extension community organizer, the social inclusion of IRS can only happen through close contact with these organizations, which constitute a unique

gateway to the creation of a strong bond with Montréal (and Québec) society.

It should be recognized that the Municipal Administration is increasing its efforts to diversify its cultural and recreational activities, both in libraries and maisons de la culture, as well as in parks and through festivals. One cultural development officer mentioned that the cultural activities organized by their borough, in particular those for IRS, allow the latter to share confidences, engage in dialogue, create connections and facilitate communications. Despite all this, a certain distance remains between some major IRS groups and the Municipal Administration, its activities and its formal venues. For example, libraries provide an illustration of how these

“In addition to improving travel routes and adapting urban design to attain the goal of universal access, the Municipal Administration must adopt a long-term urban vision, based on the idea of resilience to climate change and crises. It must prioritize its efforts in those parts of the city where major risks for IRS exist.”

fractures, connections and possibilities operate simultaneously. Through discussions with librarians, we noted that, generally, libraries are highly appreciated by seniors and the IRS who use them. Montréal offers very few places where one can stay for long hours in a heated or air-conditioned space, offering opportunities to meet people and learn, without having to spend money to buy something or to access the space. Some libraries even offer travelling book-lending services in HLM and residences, reaching seniors who are not very mobile. However, the librarians interviewed were aware that IRS are under-represented among their users, depending on the institution. Multilingual collections are uneven, limited in choice and rarely updated. From time to time, they are improved through bequests from wills. In addition, intercultural activities remain rare. In general, according to these municipal employees, even if libraries offer services

and activities that are potentially interesting, they still have to “go out and get” IRS, with strong promotion and support work. To reach this objective, although greatly desired by stakeholders we interviewed, the solution once again requires solid partnerships with community organizers that are active in the neighbourhoods around the libraries.

In brief, the barriers most commonly identified by community workers to explain the distance between IRS and social and cultural activities provided by the Municipal Administration and community organizations are: linguistic issues and lack of information, lack of ethnocultural diversity in these institutions, and mobility problems, including transportation costs. For Nelson Ojeda, of the Forum des citoyens aînés, communications with IRS must be provided in writing — in several languages —, but also through images, sounds and direct contact. In his

opinion, this applies as much for the community world as for the Municipal Administration. At the beginning of this Policy Statement, we referred to the linguistic and digital fracture between the Municipal Administration and IRS. The size of this gap was illustrated in March 2020 by the lack of COVID-19 information in languages other than French or English. Note that in some neighbourhoods, such as the Saint-Michel district, more than 60% of immigrant seniors, namely those who were born outside of Canada, do not speak English or French. For several of the people questioned, this means it is fundamental to find ways to reach IRS in a variety of languages and communications media, if only to publicize municipal cultural opportunities. Problems of mobility and economic access also represent a major barrier to participation by IRS. As stated by Nelson Ojeda, [translation] “seniors have an economic problem, that is of poverty. This limits their relationships.” We will address this point in greater detail in the next section, which includes issues such as transportation. With regard to the lack of ethnocultural diversity in municipal institutions and community organizations, it is apparent that the Municipal Administration has a good grasp of this fundamental issue and is actively trying to encourage the development of intercultural skills in its staff. As mentioned by Rouzier Metellus of the OMHM, increased ethnocultural diversity would increase the ability to reach IRS who are at times mistrustful of institutions of the host society for complex and varied reasons¹⁷: [translation] “Certainly, if we want people to integrate, one way is for them to see themselves in the other person, when that other person is in a position of authority, outreach, facilitation. This would make them feel at home”. The recent creation of a unit to combat racism and systemic discrimination (Bureau de la commissaire à la lutte au racisme et aux discriminations systémiques) represents another significant step in this direction.

In conclusion, a general assessment emerged from our conversations about IRS participation in the city. Links between community organizations serving IRS and the Municipal Administration will have to be reinforced through durable financial, organizational, communications and logistic partnerships. The Municipal Administration will not be able to better integrate IRS into its activities and institutions without continued assistance from community organizations that are active in the field. This is particularly the case for socially isolated IRS who are prevented from participating in the city due to linguistic, financial and mobility barriers. As mentioned by one community worker during an interview, gaining the



confidence of some IRS through a sport or cultural activity can take a great deal of time. If this outreach effort is part of a one-time project, lasting a year or two, chances are good that this contact between the Municipal Administration and an IRS will be lost when the project ends. According to the community group workers interviewed, the Municipal Administration must be proactive with regard to IRS. It must put them at the heart of its cultural offerings such as libraries, cultural centres, etc., while supporting them concretely within participation spaces, taking intentional actions to welcome them with support by human, financial and logistical resources. All this must be done while taking into account the general context of systemic racism and discrimination that operates

within the relationships between racialized people and municipal institutions (CIM, 2020). This means that IRS participation must be aligned with the same principles as those for housing and life space in general, i.e. accessibility, safety and the matching of the needs of people and groups in the community. The Municipal Administration, through the powers and responsibilities granted to it, is guarantor of material, communication and symbolic conditions that will allow these objectives to be reached.

4.3 Urban planning, urban design and transportation

Even if the *Municipal Action Plan for Seniors 2018–2020* includes many measures to improve Montréal seniors' access to their

city, major challenges remain, in particular in parts of Montréal where a large proportion of IRS live¹⁸. Those consulted on this subject discussed recurrent issues in Montréal that affect seniors of all origins as well as large numbers of younger people. We will provide a quick overview of the urban design, transportation and planning theme, which has been already addressed in a thorough manner by other organizations and researchers¹⁹.

Obviously, to get from their homes to their favourite places for socializing and participation, IRS must travel from one place to another. Three interrelated problems disrupt this travel: insufficient availability of public transit, very high dependence on the automobile, especially in peripheral boroughs such as Montréal-Nord and Ahuntsic-Cartierville, and urban design poorly adapted to older pedestrians. The causes of accessibility difficulties for seniors with regard to the Société de transport de Montréal (STM) transit networks have been apparent for many years. They include the excessive cost of transit fares (ACEF du Nord, 2020; MTPA, 2020), deficiencies in physical accessibility, such as stairs, at many métro stations, complexity and questionable reliability of adapted transportation (AQDR, 2018), as well as the lack of bus routes and inadequate frequency of service (Wiebe, 2018). For example, according to some community workers, the Navettes Or service provided by the STM, which connect some seniors' residences and CHSLDs with shopping centres, is generally appreciated by those who can take advantage of it. However, once again, it appears that these bus lines do not provide sufficient service – only ten routes – and the schedules are too limiting. This was underlined during an interview with a social housing worker. In order to maintain significant sociocultural contacts, a number of immigrant seniors recently arrived under the sponsorship program would like to meet a variety of commitments with community and

religious organizations. Often these groups are located in other neighbourhoods, some of them at the other end of the city. A lack of options and a restricted access regarding transit can complicate opportunities for social participation and thus can result in assigning some IRS to housing, especially those living in poorly served areas, and those who do not own a car or are no longer able to drive. These problems accessing transit necessarily have a negative influence on the social isolation of IRS (Kadowaki *et al.*, 2020; Government of Canada, 2018) and on their participation in the city.

With regard to urban design, our data collection has allowed us to document the fact that some boroughs must regularly resort to supplementary funding from the Québec government, through programs such as *Québec ami des aînés*, to access the economic tools so infrastructures necessary to meet universal access principles are foreseen. When cost overruns oblige decision-makers to abandon design elements or facilities, in particular through special urban planning programs (Programmes particuliers d'urbanisme [PPU])²⁰, municipal employees trying to implement the objectives of the *Municipal Action Plan for Seniors 2018–2020* must resort to a variety of strategies. Seeking out provincial funding to construct equipment or install design elements for seniors sometimes requires supplemental effort by borough councillors. This paradoxical situation could be avoided by closely monitoring budgets and funding, and through a stated intention from the central-city administration to guarantee budgets for urban design projects for the benefit of seniors.

In addition to improving travel routes and adapting urban design to attain the goal of universal access, the Municipal Administration must adopt a long-term urban vision, based on the idea of resilience to climate change and crises. It must prioritize its

efforts in those parts of the city where major risks for IRS exist. Firstly, according to Jean-Marc Laforest, who was previously with the Centre d'action bénévole de Montréal-Nord, it is important to create more opportunities for encounters and participation within the different boroughs, so as to reduce travel distances and permit some centralization of IRS activities near their home. For several community workers, the densification of opportunities for participation in the city, in particular in outlying neighbourhoods, remains a priority. This is especially important given the context of rapid climate change that awaits us. Mitigation of the interrelated effects of urban heat islands, isolation and food insecurity will be a key challenge, both with regard to public health and for social inclusion, as we mentioned in the first section of this document. This challenge must be met as much at the neighbourhood level as at the borough and citywide levels.

1 We would like to reiterate that the statistical data analyzed here deal only with immigrant seniors, namely those who were born outside of Canada, while the qualitative data obtained in our interviews generally concern immigrant and/or racialized seniors, in the broadest sense.

2 These issues have been well documented in Chicago (Klinenberg, 2002; Rúa, 2017; García and Rúa, 2018) and New York City (Versey, 2018; Versey *et al.*, 2019).

3 See also Desmarais (2016) and Goyer (2017) for ethnographic data taken from research conducted in Ahuntsic–Cartierville borough among tenants.

4 Measure 3.2 of the Municipal Action Plan for Seniors 2018–2020 provided for, in collaboration with Montréal’s police department (SPVM), the raising of “awareness among our diversity of seniors concerning issues of intimidation and maltreatment”, in particular in public housing projects (HLM) and private seniors’ residences (RPA).

5 This may be explained by two principal reasons: first, access to property requires time and capital. Secondly, it must be recognized that Montréal’s real estate market became less accessible in the middle of the last decade. Italian and Portuguese immigrants interviewed by Burns *et al.* (2012) in *Petite-Patrie*, although they were labourers in the middle of the 20th century, were able to acquire property at a time when Montréal’s real estate market was still affordable for the lower middle class.

6 In 2016, 44% of Montréal households 65 and older, of all origins, spent 30% or more of their budget on housing, whether they were homeowners or renters (DRSP and TCAIM, 2019b).

7 In the new 35-area subdivision, the CLSC des Faubourgs was divided into two areas: Centre-Sud and Montréal-Centre-Ville. See map in the appendix.

8 The simplest definition of gentrification is that it is an appropriation of space that pits economically unequal groups against one another (Chabrol *et al.*, 2016, p. 24–25).

9 In 2020, Montréal experienced its greatest decline in population since 2000 (Lévesque, 2021), the main cause probably being increasingly prohibitive rental and real estate costs. Therefore, while recognizing the limits of its jurisdiction, it is urgent that the city adopt actions commensurate with the scale of the problem so that tenants can remain in their homes.

10 In 1979, Neil Smith coined the term ‘rent gap’ to analyze investment dynamics and urban development (Smith, 1979). Tensions between the current market capitalization of a property (the profit made based on the current use of the lot and/or building) and its potential profitability if the land use and building use were optimal, can lead to major urban transformations. These include demolition of the building, voluntary neglect of maintenance, lot resale, change in use and zoning, major building renovations, rent

increases or resale of the property at a higher price.

11 See also Brotman *et al.* (2020).

12 It would be interesting to quantify the number of IRS on waiting lists in Montréal.

13 The CAQ government renamed this department the ministère de l’Immigration, de la Francisation et de l’Intégration Québec (Québec department of Immigration, Francization and Integration).

14 According to the OMHM website (2021) which evidently has not been updated (in either language), “The project ‘Habiter la mixité,’ funded through an agreement between the city of Montréal and the ministère de l’Immigration, de la Diversité et de l’Inclusion, is a concrete example of action centred on living environments. The project helps bridge the intercultural gap and foster cohabitation and inclusiveness among residents of the many low-rent housing projects in Montréal”.

15 “A community or social housing program submitted by a co-operative, a not-for-profit organization or the Office municipal d’habitation de Montréal may be eligible for funding offered under the AccèsLogis Montréal program. Dwelling units created under this program are for low- or moderate-income households as well as people with particular housing needs: the homeless, at-risk youth, women victims of violence, drug-dependent people,

those with an intellectual disability, etc. To develop their project and submit an application for financial aid, developer organizations must work with consultants, technical resource groups (Groupes de ressources techniques [GRT]). Four GRTs have been recognized to provide support for developer partners, and offer advice on organizing associations, preparing applications, as well as on financial arrangements and the architectural aspects of social and community housing projects” [*translation*] (Ville de Montréal, 2021).

16 Activities that are linguistically, culturally, spatially and financially accessible.

17 See Ferrer *et al.* (2017).

18 On this subject, consult Map 1 in Section 3, which identifies the proportions of immigrants, namely who were born outside of Canada, among the senior population, arranged by CLSC area.

19 In particular, refer to TCAIM, which has made transportation and mobility for seniors a priority file. However, such initiatives and examinations generally have a blind spot for the specific realities of IRS, which are nevertheless relevant and fundamental.

20 To learn more about the PPU, in French: http://ville.montreal.qc.ca/portal/page?_dad=portal&_pageid=2761,4017621&_schema=PORTAL.

5

Taking action



“IRS remain in the blind spot of municipal policies on aging, despite the work of several community organizations over the last 40 years to recognize them as a group and make them more visible. This situation has been aggravated by the COVID-19 pandemic.”

In light of these data, findings and reflections, the CIM calls on the Municipal Administration to do everything in its power to put social inclusion and the right to the city for IRS at the heart of the next version of its Municipal Action Plan for Seniors. Despite the Municipal Administration's efforts to become an age-friendly city (VADA) over the last few years, one finding stands out from our discussions with various stakeholders during the summer of 2020: IRS remain in the blind spot of municipal policies on aging, despite the work of several community organizations over the last 40 years to recognize them as a group and make them more visible. This situation has been aggravated by the COVID-19 pandemic. As we previously mentioned, some of the issues raised in this Policy Statement go beyond the municipal field of expertise. Nevertheless, the Municipal Administration should immediately press upper levels of government to offer concrete solutions to the problems identified. We believe the recommendations in this section will benefit all Montréal seniors as well as other segments of the population experiencing precarity and social vulnerability. Aside from the first recommendation, the following are divided into the three main themes of this Policy Statement, organized around the concept of living space: housing; participation in the city; and urban design, transportation and planning.

Recommendation 1

As part of its multi-year planning efforts, and in collaboration with the Bureau de la commissaire à la lutte au racisme et aux discriminations systémiques, that the Municipal Administration collect data on IRS in order to prepare in-depth socio-demographic profiles of these population groups, categorized by place of birth and racialization, and that it develop targeted actions that respond to the needs of IRS, based on these detailed socio-demographic profiles.

Several times in this Policy Statement we have highlighted the statistical bias that prevented us from obtaining data on specifics related to racialized immigrant seniors and racialized Canadian-born seniors; we were only able to obtain data on immigrant seniors in general. The Municipal Administration must remedy this situation by using all the means it has to cross-link, interpret, and map data from the 2016 Census and all subsequent censuses. The city must also carry out its own ethnographic and statistical field studies in order to obtain an even more accurate profile of IRS living within Montréal city limits. The variables used in the federal census may have limitations when it comes to a rigorous comprehension of the IRS situation. These socio-demographic profiles must employ more fine-grained scales than the borough level, since socio-economic realities of IRS may vary to a high degree in some areas, such as Montréal-Nord. It would also be wise for the Municipal Administration to develop and apply a mechanism to collect data relating to place of birth and racialization. The Bureau de la commissaire à la lutte au racisme et aux discriminations systémiques would appear to be a useful channel to do so. We suggest that the Municipal Administration use the CLSC divisions as the scale, as we have done in this Policy Statement. Finally, to maintain its commitments to the WHO Global Network for Age-friendly Cities and Communities, and to serve as an international example, Montréal must continue to develop specific action plans relating to aging during the coming decades. It must also include concrete measures to improve social inclusion, the right to the city and material conditions for IRS, in their life spaces.

5.1 Recommendations related to housing

Recommendation 2

That the Municipal Administration establish an awareness-building campaign throughout the city to combat discrimination and harassment of immigrant and/or racialized people, in particular seniors, in private rental housing.

Racism and systemic discrimination manifest themselves in Montréal's rental housing in several ways. In a booming rental market, in which demand is very high and supply rather low, private landlords have a great deal of leeway when selecting their tenants. Consequently, systemic racism and different types of discrimination such as ageism, sexism and ableism can directly lead to obstacles during the hunt for housing, particularly for IRS. We ask the Municipal Administration to create a public awareness-building campaign to reaffirm the right to housing and to the city for immigrant and/or racialized people, with particular emphasis on seniors. This campaign should emphasize current legislation and rights, with a reminder that discrimination is prohibited by the Charter of human rights and freedoms. The Municipal Administration could collaborate with the Commission des droits de la personne et des droits de la jeunesse as well as with community groups involved with immigrant and/or racialized people. This effort could lead to enhanced visibility of IRS, while highlighting the realities they face in the rental housing market. To conclude, the Municipal Administration could take inspiration from the initiative against street harassment created in 2019 by the Centre d'éducation et d'action des femmes de Montréal and supported by the Ville-Marie borough¹.

Recommendation 3

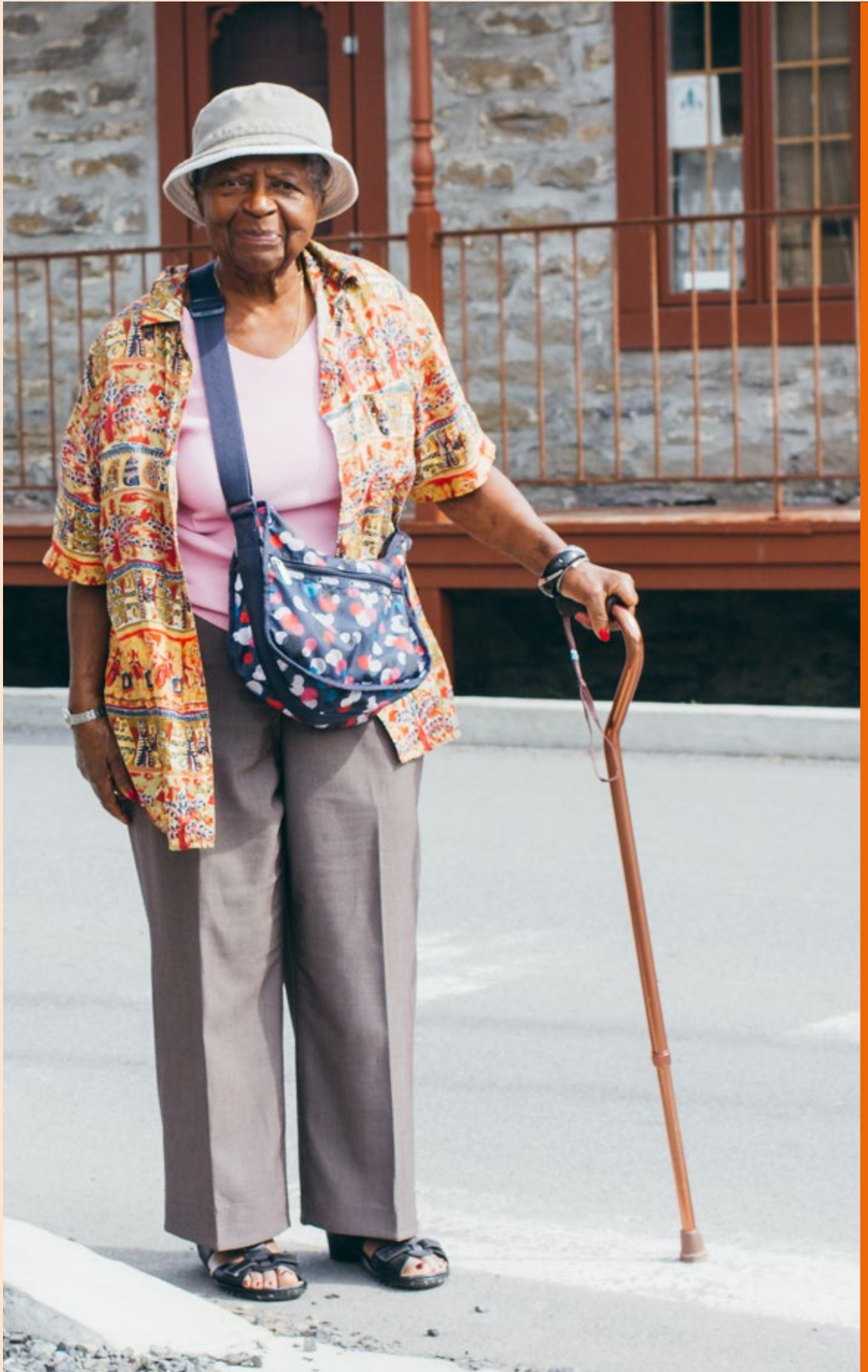
That the Municipal Administration create an initiative, based on an updated version of the Habiter la mixité program, to increase community support of IRS living in HLM or other types of social housing.

As was presented in Part 4.1.4, the Habiter la mixité program was greatly appreciated by fieldworkers. It represented an effective tool for facilitating living together and for strengthening good neighbour relations, in particular in HLM, co-operatives and non-profit housing organizations. Since the provincial government has cut funding for this project, the Municipal Administration must take the lead to get it back on track, even if this means to change the official name and to review the objectives of this new initiative. Considering the aging-in-place of many immigrants residing in these life spaces, in addition to the IRS who are already tenants, the need to facilitate cohabitation of residents through support and intercultural gatherings will remain relevant.

Recommendation 4

That the Municipal Administration make representations to the Québec government to improve three aspects of the AccèsLogis Montréal program, targeting neighbourhoods with high proportions of households of immigrant backgrounds.

On February 17, 2021, Mayor Valérie Plante stated that her administration was only able to construct 60% of the 6,000 new social housing units promised during the last municipal election campaign, due to insufficient provincial funding (Scott, 2021). In 2016, the Municipal Administration inherited new powers to manage its own AccèsLogis Montréal program, financed by the SHQ and the Communauté métropolitaine de Montréal. The Municipal Administration, in conjunction with other Québec urban centres, must continue to pressure the provincial government to increase the share that SHQ provides for funding of AccèsLogis Montréal and AccèsLogis



Québec. Montréal must also facilitate the construction of new projects in neighbourhoods with large proportions of households with immigrant backgrounds.

5.2 Recommendations with regard to participation in the city

Recommendation 5

That the Municipal Administration invest in the support of initiatives to combat linguistic and digital fracturing that exacerbate the vulnerability of IRS.

During the COVID-19 pandemic, we noted the importance of clear communication to all segments of the population, in particular seniors who do not speak English or French. To reach IRS, in particular about cultural opportunities and activities in its libraries, the Municipal Administration must be sure to use a variety of mechanisms, in several languages and through a diverse range of media. It could consider collaborating with community organizations serving IRS to publicize its activities².

In addition, while the 211 helpline provides information about the majority of community and social services offered in Montréal, in English and French, we believe that it is essential to cross the linguistic and digital fracture to reach IRS. For this purpose, the Municipal Administration, with input from the BINAM, should produce a paper version of the directory, in several languages other than French and English; it could be issued to IRS newcomers to Montréal.

Recommendation 6

That the Municipal Administration diversify its activities, resources and library collections to better respond to the reality and needs of seniors of diverse backgrounds.

The fieldworkers we interviewed believe in the importance of assistance and support to create inclusive participation spaces with IRS. Consequently, libraries must improve and update their multilingual collections and organize activities accessible to IRS, in particular for those not proficient in French or English³. In addition to the linguistic fracture, the COVID-19 pandemic also revealed a profound digital fracture. Recent research in social gerontology demonstrated that the supposed aversion of seniors for digital environments is more of an ageist stereotype than an empirical reality (Sawchuk *et al.*, 2018). Socio-economic conditions, such as a restricted access to a computer and to an Internet connection, combined to a lack of training adapted to the ways seniors understand and use digital tools, are the principal causes of this digital fracture. In brief, libraries, as open city public institutions, have enormous potential as tools for IRS social inclusion and participation, on the condition that adapted programs are implemented and adequate support is provided. Finally, easily accessible interpretation services during these activities could greatly improve access of immigrant seniors to formal institutions of civil society such as libraries (Kadowaki *et al.*, 2020).

Recommendation 7

That the Municipal Administration support existing initiatives or assist in the creation, in each neighbourhood, of places for intercultural and intergenerational socializing.

Various obstacles related to transportation and economic and linguistic access may prevent IRS from participating in the city. The creation of accessible, nearby places for socializing, or the support of initiatives could provide additional tools for existing meeting places or contribute to establishing them,



in close collaboration with community organizations in each district. These spaces, such as day community centres, would reduce travel distances for IRS wanting to socialize, while promoting living together and dialogue⁴. They could also offer support to isolated IRS who have to make their way through the maze of municipal and other governmental agencies. During summer heat waves, these centres could also provide IRS access to their air-conditioned spaces. However, in order not to duplicate initiatives, the Municipal Administration should work in close collaboration with field organizations, supporting existing centres that can fulfill these functions. Creation of these spaces could be concentrated in the parts of the city that are the least well served in transportation and community organizations working with IRS.

5.3 Recommendations with regard to urban planning, design and transportation

Recommendation 8

That the Municipal Administration ensure that every new urban project include urban environmental design elements adapted for seniors, in particular in neighbourhoods with high proportions of immigrant or racialized households.

To facilitate active aging and encourage opportunities for socializing among IRS, the CIM recommends that the Municipal Administration implement additional adapted urban design projects in the city, in particular through initiatives incorporated into its urban plan. Most measures announced in the *Municipal Action Plan for Seniors 2018–2020* and those that were fully completed (Ville de Montréal, 2019c) pertained to urban design and improvements to access: park redevelopment, improvements to intersections, addition of sidewalk extensions, traffic signal improvements, installation of street furniture and equipment. However, we think it is important to reiterate this general point in this Policy Statement because the need for these physical improvements is so great. Our investigation led us to realize that peripheral neighbourhoods with large proportions of racialized households and/or households of immigrant background are still subject to urban barriers. These barriers reduce mobility and participation by IRS in their city because of inaccessible districts, a lack of street furniture and equipment, urban sprawl,

urban heat islands, an insufficient availability of community gardens, obstacles to pedestrian safety, and etc. As was done as part of a pilot project to redesign boulevard Laurentien and rue Lachapelle in Ahuntsic–Cartierville, the Municipal Administration must ensure the participation of seniors, particularly IRS, in the development of its urban design plans (Ville de Montréal, 2019c), such as in PPU as well as in the development of the next age-related action plan⁵.

Recommendation 9

That the Municipal Administration ask the STM to significantly improve its service, with regard to routes and schedules of its buses and Navettes Or in peripheral Montréal boroughs and in specific areas where significant proportions of IRS live.

First of all, it is imperative that the Municipal Administration provide services for seniors in parts of the city currently not served by Navettes Or. Secondly, the Municipal Administration must improve bus frequency and routes, in particular in areas poorly served by mass transit, so as to reduce car dependence and isolation of IRS unable to travel in ways other than via the public transportation network.

Recommendation 10

That the Municipal Administration use its seat on the board of the Autorité régionale de transport métropolitain to work toward making transit completely free for people 65 and older.

Given that the high cost of transit fares represents a significant barrier to mobility and to IRS participation in the city, the CIM asks the Municipal Administration to pressure the ARTM to provide free transit for people aged 65 and over. The Municipal Administration has already announced it would be discussing the possibility of establishing free transit for this population group (Ville de Montréal, 2019c, p. 1).

1 Materials produced for this campaign can be found here: <https://www.ceaf-montreal.qc.ca/public/2019/10/campagne-daffichage-feministe-contre-le-harcelement-de-rue.html>

2 In its age-friendly plan, Calgary opted for this strategy to reach an increased portion of senior citizens, providing them with accessible information (City of Calgary, 2015). Boston does the same thing, and even went further (City of Boston, 2017).

3 For example, Philadelphia implemented a tutoring program that allows Temple University students to offer workshops for immigrant and refugee seniors to help them understand and fill in forms and citizen applications (City of Philadelphia, 2012). Barcelona created an intercultural gathering program for seniors living in the Sant Andreu neighbourhood (Ajuntament de Barcelona, 2017).

4 The city could take inspiration from the 'Ville de 15 minutes'

(15-minute city) promoted by the mayor of Paris, Annie Hidalgo. The idea is that people can, within a 15-minute walk from their home, fulfil most of their needs and participate in the social and cultural activities of their choice. For more information: <https://annehidalgo2020.com/thematique/ville-du-1-4h/>. Moreover, in its *Seniors à Paris* plan, Paris established social cafés in several boroughs, which are specifically for immigrant seniors (Mairie de Paris, 2017).

5 In Vancouver, in its most recent age-friendly action plan, the administration decided to join with local community groups active with ethno-culturally diverse communities, so as to hold public meetings with IRS, to include marginalized senior population groups in applying this policy (City of Vancouver, 2013).



Conclusion

By publishing this Policy Statement, the CIM seeks to ensure that the Municipal Administration put the realities and issues experienced by IRS at the heart of its reflections on the aging of the population, which is accelerating in Montréal. Note that, in 2016, 44% of the population 65 and over in Montréal was born outside of Canada (DRSP and TCAIM, 2019a). This statistic does not include racialized people born in Canada who aged in place, nor immigrants between 50 and 65 years of age who will soon join the seniors category. Montréal's older population is quite diverse in terms of ethnocultural group, linguistic practices and migration patterns. The city must value, celebrate and honour the richness of this diversity by establishing itself as a welcoming society, as several North American cities, including Seattle, Chicago, Philadelphia, Boston, Calgary and Vancouver, have done. To accomplish this, the Municipal Administration must also fully understand the mechanisms of social exclusion and distancing of seniors, which disproportionately affects IRS compared to other older population subgroups, due to racism and system discrimination. The purpose of the data and analyses compiled in this Policy Statement is to improve understanding of these phenomena, to facilitate the creation

of concrete measures that promote social inclusion while reinforcing IRS life spaces in Montréal. Our ten recommendations address housing, participation in the city, as well as urban design and transportation.

In a future stage of this effort, the CIM wishes to meet with Montréal IRS, as a means of giving them a voice and allowing them to share their experiences with the issues we highlight in this report. The CIM will also produce a summary of this document, as well as illustrated vignettes covering the essential elements of the different sections of the Policy Statement. In addition, the CIM will work closely with the Bureau de la commissaire à la lutte au racisme et aux discriminations systémiques to ensure that the issues and needs of IRS are taken into account for the long term in Montréal. Before closing, we would like to repeat that it is important for Montréal to continue to renew its *Municipal Action Plan for Seniors* over the coming decades. As we have mentioned several times, Montréal has the opportunity to become a world leader within the WHO Global Network for Age-friendly Cities and Communities by establishing a model for the concrete inclusion of IRS in public policies inspired by the VADA model.

Acknowledgements

The Conseil interculturel de Montréal offers its heartfelt thanks to everyone who participated in the preliminary consultations held in the fall of 2019, as well as those taking part in remote interviews in the summer of 2020. We want to underline the quality of work by researcher Julien Simard and to thank him. We also thank Marie-Claude Haince, Amel Gherbi, Manuelle Alix-Surprenant and Francis Therrien for coordinating the Policy Statement and research support, as well as the members of the CIM's policy and research committee for their participation.

Without the meticulous work of cartographer Adrian Gould, and the invaluable and efficient help of Valérie Lemieux, planning, programming and research officer, both of whom are employees of the Direction régionale de la santé publique de Montréal, we would not have been able to use the invaluable maps and statistical data presented in this Policy Statement.

Finally, we are grateful for the support of several people working in several offices of the Municipal Administration who took part in this study. We thank them sincerely for this collaboration.

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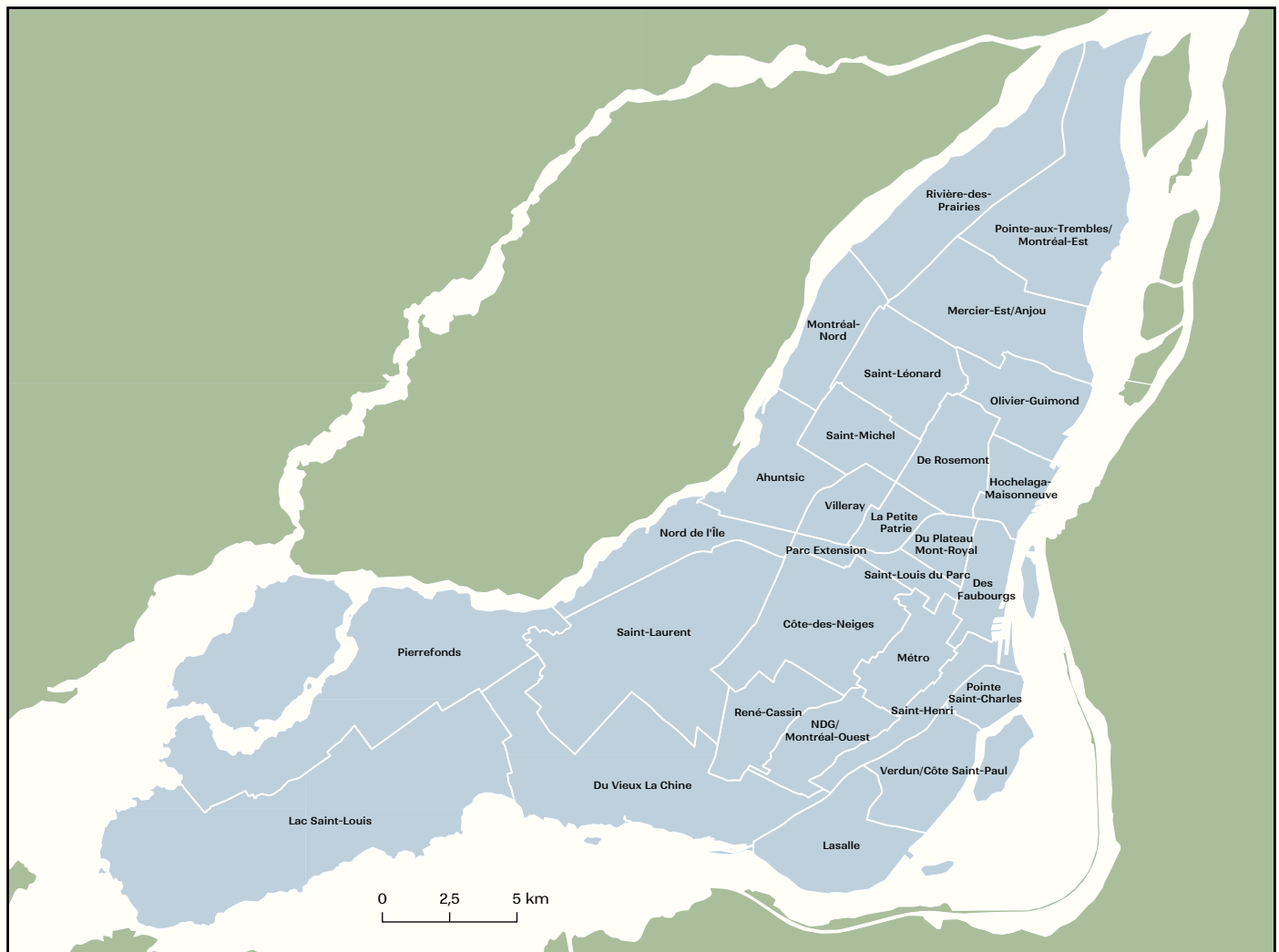
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Appendix

New subdivision of Montréal RSS into 35 CLSC areas



Source: Agence de la santé et des services sociaux de Montréal

Cartography: DRSP, 2020



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