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**Immigrants from the Former Soviet Union  
Aged 65+: Financial, Social  
and Housing Characteristics**

Assaf Sharon ♦ Jenny Brodsky ♦ Shmuel Be'er

The study was initiated and funded by the Ministry  
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Editors: Bilha Allon, Ronit Ben-Nun

English translation (executive summary): Naomi Halsted

Layout and print production: Leslie Klineman

**Myers-JDC-Brookdale Institute**

P.O.B. 3886

Jerusalem 91037, Israel

Tel: (02) 655-7400

Fax: (02) 561-2391

Website: [www.jdc.org.il/brookdale](http://www.jdc.org.il/brookdale)



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# Executive Summary

## 1. Background and Goals

Almost one in five elderly persons living in Israel today arrived in the country during the wave of immigration from the former Soviet Union (FSU) in the early 1990s. At the end of 2011, there were 761,000 FSU immigrants in the country (excluding Israeli-born children of FSU immigrants). About 20% of this population were aged 65+, and most arrived before 2000. Although statistical data on the social and financial status of the elderly FSU immigrants are available, most of them are based on surveys of the general population in Israel and elderly FSU immigrants are not adequately represented. Moreover, there is a lack of detailed, up-to-date information about the status of elderly FSU immigrants in many other areas of life. Between January and March 2013, the Myers-JDC-Brookdale Institute conducted a survey of FSU immigrants aged 65+. The survey was part of a study designed to provide an up-to-date assessment of the social and financial status of the elderly FSU immigrants, with an emphasis on their sources of income, standard of living and housing conditions. Additionally, the survey was aimed to describe the status of a subgroup of this population – those who had arrived in Israel shortly before or after reaching pension age – in comparison with those who arrived at working age, and to compare FSU immigrants from the 1990s with those who arrived in the 2000s. We also compared selected characteristics of male and female FSU immigrants.

## 2. Study Method

The study population included all FSU immigrants aged 65+ who had arrived in Israel between 1990 and the end of 2011 (altogether 161,762 people, excluding those in institutions and those who had been living abroad for more than a year).

A sample survey of this population was conducted. The sampling frame was based on data provided by the Ministry of Immigrant Absorption. Altogether, 1,979 individuals were sampled according to two sampling strata: 1. Age at time of immigration; 2. Length of time in Israel. The predetermined target was to obtain a sample of 1,200 FSU immigrants. Altogether, 1,013 persons responded to the survey (84% of the target, 51% of the sample). Analysis of their characteristics revealed no statistically significant differences between them and the non-respondents and found that the population of FSU immigrants who responded to the survey was representative of all FSU immigrants aged 65+ according to the sampling characteristics.

A specially designed questionnaire was drawn up for interviewing the elderly FSU immigrants or members of their families (when it was not possible to interview the immigrants themselves). It included items on the following topics: socio-demographic background, Hebrew proficiency, health and functional status, social status, housing characteristics and living arrangements, use of long-term-care and social services, sources of income and amount of disposable income (after deducting housing costs and basic living expenses). The questionnaires were completed by telephone interviews conducted in Russian.

### 3. Findings

The main study findings are presented below. Section 3.1 presents the findings about all FSU immigrants aged 65+ (for selected characteristics, we present comparative data on non-immigrants aged 65+).<sup>1</sup> Section 3.2 presents the findings from the comparison between those who immigrated in the 1990s shortly before or after reaching pension age (age 56+) and those who were 42-55 upon arrival. In Section 3.3, we present the findings regarding the comparison between those who immigrated in the 1990s and those who arrived in the 2000s. The main differences between the male and female FSU immigrants are presented in Section 3.4.

#### **3.1 All FSU Immigrants Aged 65+**

##### **Socio-Demographic and Health Characteristics**

- ◆ 60% of the elderly FSU immigrants interviewed were women and 60% were aged 75+. These percentages were similar to those in the non-immigrant elderly population.
- ◆ 32% of the FSU immigrants lived alone, 43% lived only with their spouse, and 25% lived in differently composed households – 19% with their children (with or without their spouses). Among the non-immigrant population, 27% lived alone.
- ◆ Approximately 75% of the elderly FSU immigrants had a high level of education (13 or more years). This is around twice the rate among the non-immigrant elderly population (36%).
- ◆ Approximately 75% of the elderly FSU immigrants had difficulty speaking and understanding Hebrew. Sixty-five percent reported that they sought out Russian-speaking professionals, e.g., when in need of medical services.
- ◆ 75% of the elderly FSU immigrants reported they were in poor health and approximately 30% had difficulty with at least one activity of daily living (ADL, such as washing, dressing or eating). Among the non-immigrant population, 51% reported poor health status.

##### **Past and Present Employment**

In order to learn about the employment history of the elderly FSU immigrants, the respondents were asked about the following: profession (occupation) acquired before immigration; whether they had ever worked in Israel and if so, at what age; whether they had been able to find employment in their profession; and about their current employment.

- ◆ Approximately 80% of the elderly FSU immigrants had worked before they immigrated. In Israel, 54% had done paid work (75% of them had worked for more than 5 years).
- ◆ 13% of the elderly FSU immigrants were working at the time of the interview (approximately 25% of those aged 65-74, vs. 4% of those aged 75+). Eighty percent of the FSU immigrants who were currently working noted that the reasons for doing so were financial.
- ◆ Approximately 60% of the elderly FSU immigrants had an academic profession. Fifteen percent had professions in industry and construction and 10% had technical professions.

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<sup>1</sup> Based on the Central Bureau of Statistics Social Survey, 2011. See appendix to the full report (Hebrew).

Approximately 75% of the FSU immigrants had not worked in Israel in the profession they had acquired prior to immigration.

### **Housing Characteristics**

To learn about housing arrangements, the respondents were asked about the type of housing they lived in (privately owned, privately rented or public housing) and the amount they spent on rent or mortgage payments. They were also asked about unmet housing needs.

- ◆ 40% of the elderly FSU immigrants reported that they lived in housing that they owned or that was owned by members of their families; 33% were renting on the private market; 27% were living in public housing, e.g., through the Amidar or Amigour companies or in affordable sheltered housing. In contrast, among non-immigrant elderly, some 85% live in their own homes and 3% live in public housing.
- ◆ Around 50% of the elderly FSU immigrants living alone lived in public housing, compared with 23% of those living with their spouses and 5% living in households with a different composition (mostly with their children).

### ***Privately Owned Housing***

- ◆ Approximately 70% of the respondents living in privately owned housing were themselves the owners of the apartment (among those living with their spouses, 90% were the owners). In the other cases, the property was either owned by their children or co-owned with their children.
- ◆ 60% of the elderly FSU immigrants living in privately owned housing (23% of all the elderly FSU immigrants) lived in mortgaged homes. Approximately 85% of them (20% of all the elderly FSU immigrants) were paying the mortgage themselves or contributing to the payments. The average monthly sum that they were paying was approximately NIS 1,100. There was great variance in the monthly sum paid and the median was NIS 850.
- ◆ Approximately 20% of the elderly FSU immigrants living in mortgaged housing (approximately 5% of all the elderly FSU immigrants) were receiving assistance with their mortgage payments from the Ministry of Construction and Housing.

### ***Private Rentals***

- ◆ 95% of the elderly FSU immigrants renting private housing were paying all or part of the rent themselves. The average monthly rent was NIS 2,300. On average, FSU immigrants living with only their spouses paid a greater share of the rent than those living alone or in households with other compositions (NIS 2,041, vs. NIS 1,722 or NIS 1,605, respectively).
- ◆ Approximately 90% of the elderly FSU immigrants renting private housing (30% of all the elderly FSU immigrants) were receiving a rent subsidy from the Ministry of Construction and Housing.

### ***Public Housing***

- ◆ 65% of the elderly FSU immigrants living in public housing had waited over 5 years before receiving housing. Approximately 20% of them had waited more than 10 years. The wait for

public housing in the center of the country<sup>2</sup> was longer than in the periphery (approximately 80% of the FSU immigrants living in the center had waited more than 5 years, compared with 54% of those in the periphery).

### ***Unmet Housing Needs***

- ◆ About 40% of the elderly FSU immigrants who were not living in public housing (28% of all the elderly FSU immigrants) expressed an interest in doing so (66% of those in private rentals, 14% of those in their own homes). Approximately 70% of those had applied and 83% of these were on waiting lists. The average waiting time was 10 years.
- ◆ 7% of the FSU immigrants with ADL limitations (approximately 2% of all the elderly FSU immigrants) expressed interest in moving into an old age home or nursing home.
- ◆ The elderly FSU immigrants had difficulty maintaining their homes: About 25% reported moisture or water damage in their apartment, 17% had broken shutters or windows, 15% had cracks in the walls and 13% had persistent plumbing problems. Altogether some 40% of the elderly FSU immigrants were suffering from at least one maintenance problem (36% suffered from 1-3 problems and 6% reported 4 or more).
- ◆ Approximately 10% of the elderly FSU immigrants reported a lack of basic equipment in their apartment or broken furniture or appliances such as refrigerators or heaters.

### **Use of Social Services and Long-Term Care**

Since a considerable percentage of the elderly FSU immigrants are aged 75+ and suffer from various health problems, the study examined the extent of utilization of social services and long-term care. Among other things, the respondents were asked about services and assistance provided under the Community Long-term Care Insurance (CLTCI) Law, referrals to social workers, assistance in acquiring food products or prepared meals, visits to social clubs or daycare centers for the elderly, unmet ADL and instrumental ADL (IADL, such as shopping, preparing meals and managing finances) needs, and referrals to medical services.

- ◆ 22% of the respondents had a personal care assistant. In about 90% of these cases, the assistant was paid for by the National Insurance Institute (NII) under the CLTCI Law. About 10% of them were receiving additional hours of care through the Foundation for the Benefit of Holocaust Victims in Israel. Eight percent of those with a caregiver paid for the care themselves.
- ◆ About 20% of the elderly FSU immigrants reported that they needed assistance or needed more assistance than they were currently receiving for ADLs. Around 55% of those with limited ability in at least one activity reported the need for assistance in that area.
- ◆ Approximately 35% of the elderly FSU immigrants needed assistance or additional assistance in one or more domestic chores (cleaning, preparing meals, laundry) and 30% needed

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<sup>2</sup> For the purposes of the study, we used a dichotomic index to define the periphery: localities in the Southern and Northern districts as defined by the Central Bureau of Statistics were classified as periphery, while those in the Jerusalem, Haifa, Center, Tel Aviv, and Judea and Samaria districts were classified as the center of the country.



assistance with errands outside of the home (e.g., shopping, getting to medical appointments). Altogether, approximately 40% of the elderly FSU immigrants needed assistance or additional assistance with domestic chores or errands outside of the home.

- ◆ 13% of the elderly FSU immigrants reported that they needed contact or greater contact with a social worker.
- ◆ About 20% of the elderly FSU immigrants had been to a social club for pensioners, a club for veterans or a daycare center for the elderly, in the previous three months.

### **Social Status**

The respondents were asked, among other things, about their informal social network (children, grandchildren and other family members) and the extent to which they felt lonely, engaged in recreational and cultural activities, or volunteered in the community.

- ◆ Approximately 85% of the respondents had children or grandchildren in Israel. Sixty-five percent met with their children at least once a week and 20% lived with their children.
- ◆ A small percentage of the respondents had no informal social support network: about 4% had no children or grandchildren but did have other relatives in the country and about 1% had no family at all in Israel.
- ◆ Approximately 10% of the elderly FSU immigrants had participated in volunteer work, such as helping people in need or volunteering in schools, in the previous year.
- ◆ 16% reported that they frequently felt lonely. The percentage among non-immigrants aged 65+ is 18%.

### **Financial Status**

The respondents' self-reports about their financial status were based on a series of questions that included the following topics: Sources of income; net household income; amount of disposable income after deducting housing expenditure (rent or mortgage repayment), ratio of household expenditure on basic needs (food, housing, home maintenance, etc.) to income; ability to cover monthly household expenses; and forfeiting basic needs and essential services due to financial difficulties. They were also asked about receiving/giving financial assistance from/to their children or grandchildren.

- ◆ Eighty percent of the elderly FSU immigrants have no pension from work and their main sources of income are old age benefits with income supplements. About 20% received a pension from Israel or abroad, 5% received a monthly allowance from the Ministry of Finance, 5% received a pension from Germany, and 3% received a disability pension from the NII.
- ◆ 32% of the elderly FSU immigrants had a net income of up to NIS 3,000; 50% reported NIS 3,000-NIS 5,000; 17% reported a net income of NIS 5,000 or more. As expected, the net income of those living alone was lower than the other two groups (the net income of 40% of those living alone was higher than NIS 3,000, compared with 95% of those living with only their spouse and 60% of those living in other households).

- ◆ Disposable income after the deduction of housing expenditure (rent or mortgage repayments): 40% of the elderly FSU immigrants were left with NIS 1,500; 36% had NIS 1,500-NIS 3,000, and 24% were left with more than NIS 3,000. Based on this index, the financial status of elderly FSU immigrants living in privately owned accommodations was better than those paying rent or living in public housing (40% of those living in private housing reported that their monthly disposable income after the deduction of housing costs was more than NIS 3,000 compared with 12% of those living in private rentals and 17% of those living in public housing).
- ◆ 27% of the elderly FSU immigrants reported that their household expenditure on basic goods was higher than their income, 47% reported that they more or less balanced their expenses and income, and 26% reported that their expenses were lower than their income.
- ◆ 36% of the elderly FSU immigrants reported that they had difficulty covering their monthly household expenses due to their financial situation (compared with 31% of non-immigrants aged 65+). Elderly FSU immigrants living in private rentals had greater difficulty covering their monthly household expense (48% vs. 33% of those in privately owned housing and 28% of those in public housing).
- ◆ In order to pay their household expenses, approximately 25% of the elderly FSU immigrants reported that during the previous year they had had to forfeit dental care and 35% had forfeited heating or air conditioning in their homes; about 15% had forfeited prescription medication, 11% food and 8% had gone without medical care. Altogether 68% of the elderly FSU immigrants had gone without something in one of the said areas (around 63% in 1-3 areas and 5% in 4 or more areas).
- ◆ 28% of the elderly FSU immigrants had received financial assistance from their children in the previous year.
- ◆ 30% had given their children financial assistance in the previous year.

### ***3.2 FSU Immigrants who Arrived in the 1990s: Those who Arrived Close to Retirement Age (56+) vs. those Aged 42-55***

- ◆ Approximately 90% of the FSU immigrants who arrived in the 1990s aged 56+ had great difficulty speaking and understanding Hebrew, compared with 50% of those in the younger group who were aged 42-55 when they arrived.
- ◆ As expected, the current health and functional status of the FSU immigrants who were older at the time of arrival was not as good as that of the younger FSU immigrants. For example, approximately 45% of those who arrived at age 56+ have difficulty in at least one ADL, compared with 20% of the younger group.
- ◆ Among those who immigrated when they were still at working age, more than 80% had integrated in the labor market. Those who immigrated at a later age had experienced much greater difficulty in learning Hebrew. Despite this, it is interesting to know that some 40% of them had also worked for at least some time. This expresses the urgency of their economic needs and their strong will to support themselves.

- ◆ Only some 25% of those in the older group were living in privately owned homes. The rest lived as follows: approximately 35% were renting on the private market and 40% were living in public housing. In contrast, around 70% of those in the younger group were living in privately owned homes. Of the remainder, 14% were renting on the private market and 16% in public housing.
  - **Privately owned homes:** Almost twice as many FSU immigrants in the younger group were registered as owners of their homes than in the older group (87% vs. 40%, respectively). About 90% of those in the younger group living in mortgaged homes were contributing to the repayments compared to 70% of those in the older group.
  - **Private rentals:** There was no difference between the two groups in the average monthly cost of rent, but those in the younger group paid on average a greater proportion of the rent than those in the older group (NIS 2,116, vs. NIS 1,717, respectively).
  - **Public housing:** Those in the older group living in public housing had waited a longer time for the housing (70% had waited 5 or more years, compared with 50% of the younger FSU immigrants who waited that long).
- ◆ Among the FSU immigrants living in privately owned homes or private rentals, those in the older group expressed greater interest in moving into public housing (approximately 40%, vs. 21% of those in the younger group) and made more frequent applications in this regard (77% vs. 43%, respectively).
- ◆ The older FSU immigrants were, as expected, in greater need of assistance in most areas. For example, 33% had a caregiver to assist with ADL, compared with 8% of those who immigrated at age 42-55. Approximately 25% of those in the older group needed additional help with ADL compared with 10% of those in the younger group.
- ◆ Similarly, 43% of the FSU immigrants in the older group needed help in more than one IADL (compared with 30% in the younger group) and about 40% of these needed help in one or more of the following areas: shopping, errands, getting to medical appointments (compared to 25% among those in the younger group).
- ◆ The older FSU immigrants reported feeling lonely at a higher rate than the younger FSU immigrants (19% vs. 11%, respectively). With regard to their informal social network, approximately 20% of the older FSU immigrants had no children at all, or no children living in Israel, compared with 15% of the younger FSU immigrants.
- ◆ The financial status of the younger group was better than that of the older group. Thirty-three percent of the younger FSU immigrants reported disposable income (after deducting housing expenditure) of NIS 3,000 or more, compared with 20% of the older FSU immigrants. No statistically significant difference was found between the two groups with regard to difficulty covering basic household expenses.

### ***3.3 FSU Immigrants who Arrived in the 1990s vs. those who Arrived in the 2000s***

- ◆ The FSU immigrants who arrived in the 1990s were slightly older than those who arrived in the 2000s (approximately 60% were aged 75+ at time of interview, compared with 50% of those who arrived in the 2000s).
- ◆ As expected, those who arrived in the 2000s had greater difficulty with Hebrew.
- ◆ As they are older on average, the health and functional status of those who arrived in the 1990s was not as good as that of the other group. Approximately 33% were experiencing difficulty with at least one ADL, compared with 22% of those who arrived in the 2000s.
- ◆ Although they had immigrated at a younger age, approximately 70% of those who arrived in the 2000s had not found work in Israel, compared with 40% of those who arrived in the 1990s. Approximately 90% of those who arrived in the 2000s and had found a job were not working in their profession, compared to 73% of those who arrived in the 1990s.
- ◆ 45% of those who arrived in the 1990s lived in private housing compared with only 10% of those who immigrated in the 2000s. Seventy-four percent of those who arrived in the 2000s were renting on the private market, compared with 26% of those from the 1990s, and a lower percentage of them were living in public housing (15% vs. 29%, respectively).
  - ***Privately owned homes:*** Among the FSU immigrants who arrived in the 2000s and were living in privately owned homes, in most cases (approximately 75%), the homes were owned by their children, whereas among those who arrived in the 1990s, the situation was reversed – approximately 70% of those living in privately owned homes were the registered owners. The monthly mortgage repayments for those who arrived in the 2000s were significantly greater than for those from the 1990s (average NIS 2,300 vs. NIS 1,400, respectively), but no statistically significant difference was found between the two groups regarding the contributions towards the repayments. The percentage of those receiving a partial subsidy for the repayments among those from the 2000s was more than three times greater than that among the 1990s FSU immigrants (62% vs. 17%, respectively), evidently due to the fact that refunds for mortgage repayments from the Ministry of Construction and Housing are limited to a maximum of 10 years.
  - ***Private rentals:*** There was no significant difference between the two groups in the amount of expenditure on rent. The 2000s FSU immigrants were paying a slightly higher monthly sum than those from the 1990s (average NIS 2,400 vs. NIS 2,200, respectively). A higher percentage of 2000s FSU immigrants received rent subsidies (95% vs. 86%, respectively). No statistically significant differences were found between the two groups in the co-payments for rent.
  - ***Public housing:*** No statistically significant difference was found between the two groups with regard to the waiting time for available housing.
- ◆ FSU immigrants from the 2000s who were not living in public housing expressed greater interest in moving into such a framework than did those from the 1990s (70% vs. 31%,

respectively). This is consistent with the housing characteristics of the FSU immigrants who arrived during the 2000s: most were renting private housing and did not have their own property. Consequently they tended to prefer an arrangement that would reduce their housing costs.

- ◆ Due to their greater age, the 1990s FSU immigrants needed more assistance in most areas of functioning: approximately 20% of them needed additional assistance in ADLs, compared with 10% of the 2000s FSU immigrants; 37% needed assistance in at least one IADL (cleaning, preparing meals, laundry), vs. 24% of the 2000s FSU immigrants, and around 35% needed assistance with errands outside of the home (e.g., shopping, getting to medical appointments), compared with 22% of the 2000s FSU immigrants.
- ◆ The two groups were rather similar with regard to their social status and patterns of recreational activities. With regard to their informal social network, some 25% of the FSU immigrants from 2000 had no children at all, or no children living in Israel, compared with 15% of those from the 1990s.
- ◆ The financial status of the 1990s FSU immigrants was slightly better than that of those from the 2000s: approximately 25% of them reported disposable income (after the deduction of housing expenditure) of NIS 3,000 or more compared with 15% of those from the 2000s. However, no statistically significant difference was found between the two groups in the reports of covering household expenditure on basic needs.
- ◆ The percentage of 2000s FSU immigrants who had needed help from their children in the previous year was greater than that of the 1990s group (38% vs. 26%, respectively).

### ***3.3 Gender Differences – Selected Topics***

- ◆ Approximately 75% of the men were married, vs. 38% of the women.
- ◆ Twice as many women than men lived alone (40% vs. 20% of the men).
- ◆ More of the women lived in public housing (31% vs. 20% of the men).
- ◆ The women reported poorer health than the men (approximately 80% of the women reported poor health vs. 68% of the men).
- ◆ The women made greater use of personal caregivers than did the men (25% vs. 16%, respectively).
- ◆ A higher rate of women needed assistance with IADL (40%, vs. 29%, respectively) as well as assistance outside of the home, e.g., shopping and other errands (35% vs. 27%, respectively).
- ◆ A higher percentage of women frequently felt lonely (19% vs. 11%, respectively).
- ◆ With regard to financial situation, in some of the variables measured the situation was slightly better for men than women: 31% of the men reported disposable income (after deduction of housing expenditure) of NIS 3,000 or more, compared with 20% of the women. No statistically significant differences were found between the men and women regarding their ability to cover household expenses.

## 4. Summary

The main goal of the current study was to examine the financial situation and housing characteristics of people aged 65+ who immigrated from the former Soviet Union. The study further sought to subdivide the population along two parameters – age at the time of immigration (42-55 vs. 56+) and length of time in Israel (those who immigrated in the 1990s vs. those who arrived in the 2000s) – and examine differences in the financial situation and housing characteristics variables between the respective groups in each parameter.

The findings reveal the following:

- ◆ A high percentage of the FSU immigrants had language difficulties. A substantial proportion of them made up for this by seeking out Russian-speaking professionals or informal sources of help such as family or friends.
- ◆ With regard to employment history, factors such as the age at time of immigration, language difficulties, and, in some cases, professions that are not in demand in the Israeli labor market, were evidently the main barriers to integration into the labor market in Israel or into employment in the profession acquired prior to immigration.
- ◆ Findings from recent population surveys (e.g., the CBS 2011 Social Survey) and from the current study reveal that the self-perceived health status of FSU immigrants aged 65+ who arrived in the 1990s or later is not nearly as good as that of individuals aged 65+ who were born in Israel or immigrated before 1990.
- ◆ The population of FSU immigrants aged 65+ is becoming more similar to the general population in Israel aged 65+ with regard to living arrangements. While surveys conducted in the 1990s found that three-quarters of the FSU immigrants were living with their children, the current study shows that only one-fifth live with their children now. Moreover, compared with data from current national surveys, the percentage of elderly FSU immigrants living alone is similar to that of non-immigrants. However, the current study indicates that the percentage of FSU immigrants aged 65+ living in homes that they own is almost two times lower than the Israeli-born population of the same age.
- ◆ The study findings shed light on the connection between the financial status of the elderly FSU immigrants and their type of housing arrangement: those living in privately rented accommodations have greater financial difficulty than other FSU immigrants aged 65+. A significant percentage of them reported lower disposable income than that reported by the other FSU immigrants and around 50% of them (compared with 30% of the other FSU immigrants) reported difficulty covering their monthly household expenses. It is no surprise, then, that many of those renting expressed interest in moving into public housing and most had taken steps in this direction.
- ◆ The study made it possible to identify the at-risk groups within this population: FSU immigrants from the 2000s and those who had immigrated at an older age had, for the most part, not integrated into employment and the majority of them did not own their own apartment (most of the 2000s FSU immigrants rented private housing, while a large

proportion of those from the 1990s who were aged 56+ when they immigrated were living in public housing). According to the variables we examined, the financial situation of these two groups, particularly those who arrived in the 2000s, is slightly worse than that of other FSU immigrants aged 65+.

- ◆ With regard to unmet social and long-term care needs, the FSU immigrants from the 1990s, particularly the older ones, were more limited in ADL and IADL and therefore in need of greater assistance in these areas.
- ◆ The comparison of male and female FSU immigrants reveals that the health and functional status of the women is not as good as that of the men and they are in need of more assistance.

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