

## COALITION CITOYENNE POUR MIEUX VIVRE ET MIEUX VIEILLIR (C2V2)

### RECOMMENDATIONS TO THE HOUSE OF COMMONS COMMITTEE SITUATION OF SENIOR WOMEN

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The majority of senior women in Quebec and Canada live in poverty, especially if they live alone. This is despite Ottawa's recent decision to automatically enroll applicants for the Guaranteed Income Supplement (GIS), since this new measure applies to new applicants only. A Broadbent Institute study states that "Using the low-income measure (LIM), we see that senior poverty has increased from a low of 3.9 per cent in 1995 to 11.1 per cent, or one in nine, in 2013."

Let's talk a bit about retired senior women: What about senior women who have little or no pension when they retire? According to Statistics Canada, in 2011, 52% of senior women compared with 42% of men were poor enough to receive the Guaranteed Income Supplement.

They are poorer because of:

- lower wages
- more frequent non-standard work
- higher life expectancy
- greater family responsibilities
- work-life balance
- loved ones with decreasing independence
- health status related to stressful jobs, early retirement

This poverty and isolation largely explains all the other problems: reduced access to public services for health and medication, transportation, housing and justice.

That is why the top priority is income. Even with the Old Age Security pension and the Guaranteed Income Supplement in its entirety, income is capped at \$1,442 a month. This is not enough to lead a decent life with comfortable housing, adequate food and clothing, health care, let alone participate in social activities and recreational and cultural events, not to mention the costs of transportation and travel.

Many of these older women, after working all their lives, giving birth, bringing up children and enriching the country through their work, find themselves in a state of "social death," i.e. physically surviving and waiting for death, without any real or useful social contact.

That is why we propose:

1. An immediate and automatic increase in the incomes of senior women up to the low-income cut-off (LICO).
2. Regular and quarterly indexation of this minimum, like the OAS.
3. The urgent creation of affordable social housing managed by non-profit organizations (NPOs) and local non-profit communities: in five years, 50,000 affordable housing units should be built per year, including the replacement of existing social housing that is now inadequate or even unhealthy. Enforce rent control at a decent and affordable level. In addition, these units

should be monitored by residents and seniors from the surrounding community who are appointed to the board of directors of these institutions.

4. In terms of health, access to free medication through national pharmacare. The implementation of free, accessible services to prevent the risks of old age: physical activity, nutrition education, regular screening through CLSCs and other public services, “smart” community leisure activities, social participation. Not to mention the priority development of adapted, responsive geriatric medicine.

5. In terms of transportation, developing carpooling services (voluntary but with reimbursed costs), adapted for people with decreased or no independence.

6. In terms of social inclusion, creating a group of paid public writers to write (free for low-income seniors) administrative correspondence, tax returns, various complaints and appeals, etc.

All these measures should be taken locally and managed through CLSCs or even municipal authorities (mayor’s offices, RCMs, local municipal offices) on a cost-shared basis at both the national and local levels.

As well, councils made up of seniors appointed by their peers and regularly renewed (two-term maximum) could be established in each community or neighbourhood of medium-sized cities or centres. These councils would support local and municipal authorities by advising them on their priorities and actions. They could keep up the pressure and ensure due diligence.

All these measures could be taken through a national plan prioritizing intergenerational solidarity, with funding from federal, regional and municipal tax revenues. For example, we could save money on weapons and military budgets, but also impose a tax on the wealthy (individuals and companies). In terms of funding and social measures, there is no miracle: the fairest solution is better wealth distribution.

This would allow senior women to have better incomes and access to adapted, renewed public services that would ensure their later years are dignified and free of poverty. We hope that the work of the House of Commons Committee on the Status of Women will not merely lead to a report but to needed, fair results for poor senior women.

The Coalition citoyenne pour mieux Vivre et mieux Vieillir is prepared to contribute to this real advance in social justice.

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