

To: House of Commons Standing Committee on the Status of Women

Re: Challenges Faced by Senior Women—Factors Contributing to Poverty and Vulnerability

From: Krista James, National Director, Canadian Centre for Elder Law (CCEL)

Date: March 28, 2019

The CCEL has consulted with over 500 senior women living in the Vancouver area as part of our multi-year Older Women’s Dialogue Project. Our findings and recommendations are summarized in two reports.¹ Summary versions of both reports are available in English, French (and other languages) on our website.² This brief highlights key findings and recommendations related to poverty and vulnerability.

An overarching finding of this project is that the experience of poverty and vulnerability is significantly impacted by other aspects of identity. Women with disabilities, Indigenous women, ethno-cultural minority and immigrant women, and LGBTQ women experience unique challenges as they age. Policy responses must be tailored to address the experiences of older women in all their diversity. Generic policies will fail to support the most vulnerable women in Canada.

1. Addressing Poverty amongst Senior Women

Although catastrophic events—such as divorce, injury and job loss—can impact income security in old age, the poverty of senior women is often a function of events occurring across their lives, particularly the choices women must make to prioritize caregiving over paid labour. Current policy measures do not adequately address the reality that women often earn a lot less than their male counterparts, and so have fewer savings in old age. Recent changes to the Guaranteed Income Supplement (GIS) are not adequate to lift the most vulnerable senior women out of poverty.

For many senior women retirement is a misleading term. They may have retired from paid employment, but unpaid caregiving often continues. Many women’s days are filled with physically and emotionally demanding care for spouses, adult children with disabilities, and grandchildren. This caregiving is sacred to them, and yet they require more financial support to fulfil these critical roles in our communities.

Recommendation 1: Enhance the Old Age Security and Guaranteed Income Supplement programs to ensure that senior women are not living in poverty.

Recommendation 2: Amend the *Canada Pension Plan* to include a drop-out provision parallel to the Child-Rearing Provision that would be applicable to all years of full-time family caregiving.

Recommendation 3: Develop programs for providing better financial, housing and other support to senior women who are the primary caregivers of under-age children, particularly Indigenous women.

¹ See CCEL, *We Are Not all the Same: Key Law, Policy and Practice Strategies for Improving the Lives of Older Women in the Lower Mainland* (March 2017), online: www.bcli.org/publication/we-are-not-all-the-same and *Your Words are Word Something: Identifying Barriers to the Well Being of Older Women* (September 2013), online: www.bcli.org/publication/older-womens-dialogue-project-report-2013.

² See CCEL, Older Women’s Dialogue Project, online: www.bcli.org/project/older-womens-dialogue-project.

2. Supporting Senior Women Survivors of Violence and Abuse

Violence has a significant impact on aging. Some women experience abuse in old age; others experience violence as children or younger women that continues to impact their quality of life. Historic trauma has had an enduring impact on the lives of Indigenous older women. Policy measures must address the unique vulnerability to violence of diverse women. For example, immigration policy excludes many senior women from access to Old Age Security and GIS. Immigrant women stay in dangerous situations because sponsorship agreements with terms of 10-20 years tie them to family members who hurt them.

Recommendation 4: Fund initiatives to enable senior Indigenous women, women Elders and their communities to develop locally-based and culturally appropriate programming to support healing within their communities.

Recommendation 5: Enhance support for organizations that assist senior women experiencing or fleeing abuse—including transition houses, safe houses, seniors-serving agencies and immigrant-serving agencies—to develop or enhance outreach so vulnerable senior women do not have to leave their homes in order to access support.

Recommendation 6: Enhance support for transition and safe houses across Canada to implement practices identified in the report *Promising Practices across Canada for Housing Women who are Older and Fleeing Abuse*³ in order to enhance service accessibility and appropriateness for senior women.

Recommendation 7: Review Old Age Security and Guaranteed Income Supplement eligibility criteria respecting access for senior immigrant women who otherwise have no financial support.

3. Improving Access to Health Care

Senior women require better access to health services and home care. Health care delivery is fragmented across providers. Accessing care is complex, particularly for women with complex care needs and who face language barriers. Recent home support cuts disproportionately impact senior women who tend to outlive their male partners and do much of the cooking and house-keeping.

Recommendation 8: Fund a patient advocate or navigator program to provide support and assistance to senior women who experience barriers to receiving timely and appropriate healthcare.

Recommendation 9: Enhance funding for programs aimed at providing house-keeping assistance, such as meal preparation, laundry and housework, to senior women requiring support.

About the CCEL

The CCEL conducts legal research, and develops law reform reports and educational tools about the legal and policy issues that impact older people in Canada. The CCEL is part of the BC Law Institute, BC's non-profit independent law reform agency. Our publications are available at www.bcli.org/ccel.

³ Atira Women's Resource Society, *Promising Practices across Canada for Housing Women who are Older and Fleeing Abuse* (May 2015), online (PDF): CCEL: www.bcli.org/wordpress/wp-content/uploads/2014/11/Promising-Practices-for-Housing-Women-who-are-Older.pdf.