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• (1535)

[English]

The Chair (Ms. Yasmin Ratansi (Don Valley East, Lib.)): I'd like to bring the meeting to order.

Members of the committee, what I'd like to do is read the following, so that the focus of the witnesses and of the committee will be one and the same:

At its meeting on 30 May 2006, the Standing Committee on the Status of Women adopted a motion to undertake a study of the economic security of senior women, including an exploration of income-splitting and caregiving.

The committee has heard that women earn less than men and experience higher levels of low income than men, including during their senior years. What the members have agreed is to discuss a wide range of factors, including the economic costs incurred by women, women's disproportionate share of non-standard work, lack of education, and awareness of the long-term implications.

We would like to study public policy options that could support a greater choice for women, in terms of choosing to engage in paid work or to spend more time in unpaid caregiving work.

Today we have before us as witnesses, from the Canadian Centre for Policy Alternatives, Ms. Monica Townson; from the Department of Human Resources and Social Development, Ms. Glover and Ms. Poter; and from Stats Canada, Mr. Lindsay, Ms. Michaud, and Mr. Stone.

I'm told by the clerk that she has advised each group—i.e., the Canadian Centre for Policy Alternatives, the Department of Human Resources and Social Development, and Stats Canada—that you have ten minutes of presentation per group. How you divide the time is up to you. I am a very strict clock-watcher. I will give you ten minutes and will give a sign, and we will ask that you stop after ten minutes.

We would like to keep it a very interactive session. Members will be given opportunities to ask questions for seven minutes, and if they interrupt you, it's because you have not answered their question.

With that, I'd like to start off with Ms. Townson, for ten minutes.

Ms. Monica Townson (Research Associate, Canadian Centre for Policy Alternatives): Thank you very much for inviting me to speak before you today. I know that you've already heard from the National Council of Welfare and the National Advisory Council on Aging, among others. Those organizations presented you with detailed information about the economic situation of senior women and about programs and policies that affect them. What I have to say

today may repeat some of what they've already told you, but I think to some extent that's inevitable.

I'm going to base some of my comments today on a comprehensive report I wrote for Status of Women Canada's policy research fund, which you may have seen. It's called *Reducing Poverty Among Older Women: the Potential of Retirement Income Policies*. In that report, you'll find a detailed analysis and recommendations. Perhaps I can direct you to it for more details.

The good news, of course, is that Canada has made quite a bit of progress in improving economic security for senior women over the past 20 years or so, thanks largely to our public pension programs, such as OAS, GIS, and the Canada and Quebec Pension Plans. After taking government transfers and taxes into account, about 7% of senior women lived in low income in 2004, although that was double the rate of senior men who had low incomes. This compares with a low income rate of 12.8% among Canadians under age 18, which is the number that is usually used to measure what we call "child poverty", and it compares with a low income rate of 11.7% of all Canadians aged 18 to 64.

But there's one group of senior women who have a much higher rate of low income, and that's senior women on their own. In 2004, 17% had incomes that were below Statistics Canada's after-tax low income cut-off. The depth of their poverty—that is, the average amount by which they fell below the cut-off—was estimated at \$2,100.

I think it's worth noting here that women who were lone-parent heads of families in 2004 had a low income rate of 35.6% and an average depth of poverty of \$6,300. So they are in much more serious condition than senior women, of course.

Retirement income policies could be used to reduce poverty among future elders and to ensure the financial security of women in old age in two ways: they could mitigate poverty in old age by providing benefits to poor women once they are old; and/or, they could assist women through a variety of measures that would improve their ability to accumulate retirement income throughout their lifetimes.

Other people who have appeared before you I think have pointed out that economic security for senior women depends largely on events that they experienced earlier in their lifetimes. For instance, some women who are currently aged 65 or older perhaps did not work outside their homes for significant periods of time and so weren't able to build up pension incomes in their old age. As of 2004, for example, Statistics Canada reports that about 17% of women now aged 65 or older had never been part of the paid workforce.

But most women in younger age groups now have paid employment, and the expectation is that their future financial security will be much better than that of the current generation of senior women. Personally, I think that assumption is far too optimistic, and I'll give you some of the reasons why. While there are now more women in the paid labour force than ever before, their wages still lag far behind those of men. Last year, for example, 82% of women in the age group 25 to 44—and those are the main childbearing years, of course—were in the paid workforce. But women earned only 63% of the average earnings of men. And that's exactly where they were 10 years earlier, in 1995.

If we look at women employed full-time for a full year, their earnings were just 70% of the average earnings of men in 2004. And about 20% of women, compared with just 10% of men, who had full-time jobs that year were employed in low-wage occupations.

Implementing pay equity, of course, might help some of the women who are employed full time, but as I think you've already heard, more and more women in paid employment are no longer working full time for a full year. They are part of the contingent workforce; they are working in part-time jobs, employed through temporary help agencies or on call, working in casual jobs, or are self-employed and working on their own.

Those are precarious jobs. They're generally poorly paid and they have no benefits like pensions. There is little or no job security, and about 40% of women who have jobs are now employed in those kinds of jobs.

Women in paid employment generally don't earn enough to be able to save for their own retirement through RRSPs, and most of them are not covered by workplace pension plans either.

In case you think women are choosing to work part time because they can combine part-time work with caring for their families, you should know that about one-third of women in the main childbearing years are working part time because they can't find full-time work. That's about the same percentage as are working part time because they're caring for children.

When women lose their jobs, they generally can no longer qualify for what we used to call unemployment insurance. Back in the 1980s, 70% of unemployed women got benefits. Then in 1996 the rules were changed, and the program was renamed employment insurance. Now only about 32% of unemployed women, compared with 40% of unemployed men, get employment insurance benefits, which replace about 55% of their usual earnings when they're out of work. In some parts of the country, coverage is much lower than that. In Ontario, for instance, only 23% of unemployed women get EI benefits.

This denial of temporary income support has serious consequences for women and their families, not just in terms of current income, but for their future financial security when they are older. What's happening to these younger women will have an important bearing on their economic security when they grow old, and that's why I think we need a national strategy to improve women's economic security.

It must take into account the origins of older women's poverty, including women's lower earnings; their family responsibilities; the way in which they combine paid and unpaid work during their lifetimes; the changing structure of the paid workforce; and the fact that women, because of their greater life expectancy, will spend longer in old age, on average, than men will, and will likely be left on their own eventually.

We also need to review such income support programs as EI, public pensions, social assistance, and legal aid, and to make sure that such reviews include a thorough gender analysis if we want to make any progress in improving women's economic security, and of course it goes without saying that we need to pay special attention to those groups of women who face particular disadvantages, such as lone parents, aboriginal women, immigrant women, and racialized women.

● (1540)

The Chair: Thank you. You were two minutes early.

We next have Ms. Barbara Glover. You'll be sharing your time with Ms. Poter?

Mrs. Barbara Glover (Acting Director General, Labour Market Policy, Department of Human Resources and Social Development): Yes, I will.

The Chair: Please go ahead.

Ms. Virginia Poter (Director General, Economic Security and Policy, Department of Human Resources and Social Development): Thank you. I appreciate the invitation to be here today.

Our understanding is that this is the start of a study, so we are just looking at broad trends in a high-level overview. I'll be focusing on low-income trends, and Barbara Glover will be focusing on the labour market situation.

The economic security of both men and women is highly dependent on the economic environment. As you all know, the economic context in Canada has been extremely positive. Many women in Canada have been able to seize upon new labour market opportunities and have experienced consequent gains in their income and assets, and the rate of low income among Canadian women has decreased.

Despite this success, segments of the female population continue to experience higher levels of low income than their male counterparts. This is a reflection of both circumstances and decisions.

As mentioned at a previous hearing, poverty rates among seniors—both men and women, singles and couples—have declined significantly over the past 25 years. Despite this impressive progress, senior women have higher rates of low income than their male counterparts. Overall, women comprised 72% of all low-income seniors in 2004. Why is this the case? Older women were less likely than the young women of today to engage in substantial paid work outside the home. As a result, these women had lower levels of contribution to the CPP and to workplace pension plans.

For younger generations of women, retirement should be quite different. In fact, their retirement income should be more similar to their male counterparts than to the senior women of today, given their high rate of labour force participation and higher contributions to CPP and workplace pensions.

Despite this positive outlook in retirement, significant challenges remain for these younger women. As in every generation, it is young women who have children and who are often the main caregivers. There are challenges for young parents, and particularly for young mothers, to juggle the demands of a career and family-related responsibilities. Reduced attachment to the labour market, costs of day care, and other child-related expenses can compete with other critical financial needs, including saving for retirement. Beyond the care of young children, many Canadians also provide care to an elderly relative. About one million Canadian seniors receive formal and informal care for long-term physical needs. This care is usually provided by women. These caregiving challenges are most acute for women with little or no family support network.

As you have already heard, women are more likely to experience divorce or separation than in the past. As a result, they are more likely to experience financial hardship and become a lone parent. Single-parent families are five times more likely to live in low income than two-parent families, and over 80% of single-parent families are headed by women. On the positive side, the low-income rate for single mothers has declined considerably in recent years, from over 50% in 1996 to 35.6% in 2004.

Women are also more likely to experience persistent low income than men. Between 1999 and 2004, 6.3% of women lived in low income for at least four years, compared with 4.6% of men. Three groups of women are at higher risk of persistent low income: women with disabilities, immigrant women, and aboriginal women. Women with disabilities make up the majority of adults with disabilities, and this increases with age. Their median income is significantly less than men's: \$15,500, compared to \$28,157 for men with disabilities.

Immigrant women also face challenges. In 2000, 23% of foreign-born women lived in a low-income situation, a considerably higher percentage than for Canadian-born women.

• (1545)

[Translation]

The Chair: Can you speak more slowly, please?

[English]

Translation has a problem if you go fast, so please slow down a little. You have the last few comments.

Ms. Virginia Poter: Aboriginal women also have lower incomes and are less likely to be in the labour force. In 2000 their median

income was \$12,300, about \$5,000 less than for non-aboriginal women.

Responding to the challenges I've just mentioned requires the efforts of all sectors of society, including provinces, territories, and municipalities, as well as employers, employees, and the labour movement. The Government of Canada also plays a key role in this area, primarily through the provision of income support programs, tax benefits, and transfers to provinces and other partners. In the interests of time, I won't detail all of these programs and initiatives.

I'll now turn the floor over to Barbara Glover.

Mrs. Barbara Glover: Good afternoon, Madam Chair. Bonjour, mesdames et messieurs.

I realize there are time considerations, so I'll move straight into my subject matter, which is the latest labour market information we have about women. I think you probably know that women's labour market performance in Canada has been extremely strong in recent years, and their labour market outcomes have shown significant improvement over time.

Participation rates for women rose from 57% in 1996 to 62% in 2006, while those for men remained relatively stable. Similarly, the employment rate of women has risen more quickly than that of men over the past decade, and stood at 58% in 2006.

Unemployment rates have declined significantly for men and women and are currently at a 30-year low. In 2006 the rate for women was 6.1%. The female rate of unemployment has been lower than that of men for well over a decade; the differential is particularly pronounced for core-age women—that is to say, 25- to 54-year-olds.

Women's unemployment rates, like those for men, naturally vary by region and other characteristics. For example, the rates of unemployment are higher in Atlantic Canada, in Quebec, and in other parts of Canada. As well, unemployment rates are higher among the less skilled women.

Women are more highly represented than men in non-standard employment, particularly in part-time and temporary work. As Monica said, in 2006 the proportion of women in non-standard work was 40%, compared to 34% for men. This does have implications for income and earnings and private pension coverage rates.

Internationally, I think it's worth pointing out that Canadian labour market outcomes for women compare very favourably with those in other developed countries. For example, Canada ranks first among the G-7 countries in terms of the participation rate for women aged 25 to 64. Canada also ranked first among the G-7 in terms of the unemployment rate for prime-aged women.

In the area of education, women have made similar strides. Educational attainment has risen significantly for young women. This is true both in terms of high school dropout rates, which for women... I think the most recent high school dropout rates are 7% for women, compared to 12% for young men.

In terms of post-secondary completion, 60% of all university graduates are women, 52% of graduates at the master's level are women, and 41% of graduates at the doctoral level are women. With these higher rates of graduation among women at the undergraduate and master's level, it's expected that women will surpass men in the number of doctoral graduates in the near future.

It's notable that the World Economic Forum found that in 2006 Canadian women had the highest rate of post-secondary education enrolment in the world.

The fields of study are changing as well. Fields that traditionally were male-dominated, such as medicine and law, have seen large increases in female enrolment over the past decade. I have some stats in my speaking points, but I won't do them.

On the wage gap, while women still, on average, earn less than men, the wage gap has shrunk over time. I want to pause on that, and maybe that's what I'll focus on for the last minute.

In 1997 average hourly wages for full-time prime-age women were 82.7% of those of their male counterparts; by 2005 this ratio had risen to 85.7%. I just want to focus in and say that notably among university graduates under 25 years of age who are working full time, there is virtually no difference between the earnings of women and men. I just want to point out that I'm citing figures using a different methodological approach. I'm glad StatsCan is in the room, because that's the method they encouraged us to use in a report by Madame Drolet a few years ago.

There are different ways to measure and different purposes for different kinds of measurement. This story is one of a closing gap, a narrowing gap, particularly in the young age cohort, but looking forward in the future, it's hard to tell. You can read a lot of studies that are trying to forecast what's going to happen to that wage gap. Will it continue to narrow? Will it not narrow? We're not sure.

In fact, what we've done is ask the OECD to do a comparison on wage gap by age cohort to compare what's happening in terms of education participation and wage gaps across OECD countries. In this way we can have a better understanding of what's happening across these countries that are generally facing the same kinds of challenges.

Thank you.

• (1550)

The Chair: Thank you.

You'll have an opportunity in the Q and A.

Mr. Lindsay, are you going to lead off?

Mr. Colin Lindsay (Senior Analyst, Social and Aboriginal Statistics Division, Statistics Canada): Yes, I will. Thank you very much.

As much as possible, I will try not to repeat what the previous speakers have said.

We want to thank the committee for this opportunity to present this material today. A great deal of time and effort went into compiling reports, such as the "Women in Canada" publications, "The Wealth of Canadians" report, and Dr. Stones book, *New Frontiers of Research on Retirement*. I believe copies of all three of those reports have been made available to the committee.

It's certainly gratifying to everyone who worked on these reports to know that the material is being put to good use in a forum such as this, and that in some small way, we may have an impact on the development of social policy in Canada.

As I noted in our presentation in the springtime, there was something of a good news and bad news element to the overall theme of gender equality that we found in the *Women in Canada* report. On the one hand, there is no question on many indicators that the quality of life in women in Canada has improved. However, there are still substantial gaps between the socio-economic status of women and men, at least as measured by basic social indicators in many areas.

For example, women have closed the education gap on men very significantly over the last quarter century. In fact, the levels of educational attainment now are very similar for men and women.

More women are unemployed, as the other speakers have noted, but at the same time, we noted in the spring that women are still concentrated in traditional employment sectors, and those have been slow to break down. Women still make up the large majority of part-time workers in Canada. The earnings gap seems to be stuck at 70%, and there's been very little change in that over the course of the last decade. Even when employed, women are still largely responsible for home work and looking after the children in the home.

This general pattern of positive steps combined with negative steps seems to hold true to some degree for the economic security of senior women. As the other speakers have noted, there has been a very significant increase in the incomes of senior women over the last quarter century. Between 1981 and 2003, for example, the average real income of women aged 65 and over in Canada increased by 30%. In contrast, the average real incomes of all Canadians in that time period increased by just 10%.

Again, as other speakers have noted, there has been a very significant drop in the low-income rates among senior women today. In fact this represents a rather major social change in Canada from a statistical point of view. As recently as the 1980s, for example, senior women were easily the poorest age group in Canada, with low-income rates that were two to three times those of other women. Today, however, the share of senior women with low incomes is actually lower than other groups of women, including women under the age of 65 and females with children.

However, there are significant differences in the likelihood of senior women having low incomes, depending on their family status. In fact, today only about 2% of senior women who are living in a family, either with their spouse or with other family members, are considered to be living in a low-income family.

In contrast—and you can see this in chart 1, accompanying this package—17% of unattached women, aged 65 and over, currently have after-tax incomes below the low-income cut-offs. At the same time, as with all senior women, or the overall senior population, there have been very significant declines in the low-income rates among senior women living alone.

Again, as you can see in chart 1, the current 17% figure for the share of low-income senior women living alone is down from 40%, as recently as 1985. It was well over 50% in the early 1980s.

At the same time, it's also true, or the statistics seem to show, that senior women in the very oldest ranges are considerably more likely to have low incomes than their younger counterparts.

If you flip to chart 4, I'll reorganize my talk, so as not to be too duplicative.

• (1555)

In the fourth chart you can see that in 2001 women aged 85 and over were twice as likely as women aged 65 to 74 to be living in a low income situation. It's for women overall. Unfortunately, we weren't able to break out the women 85 and older living alone, but figure again that they are far more likely, in that age range, to be in a low-income situation than their younger counterparts.

The data from the various reports we have done also suggest that in the future the issue of social support may be as critical to women over the age of 85 as that of economic security. Women currently make up about 70% of the total population in Canada aged 85 and over. While about one-third of these women live in institutions, two-thirds of them still live at home. And the vast majority of senior women aged 85 and over living at home—about 60% today—are living alone.

At the same time, as you can see in chart five, a lot of these women have disabilities. As of 2001, 72% of all women aged 85 and over living at home had a long-term disability that precluded their doing at least one major activity in their daily living, meaning that they were going to require help.

As at least several of the other speakers said, the issue of social support for the very oldest segments of Canadian society is going to be a kind of double-barrelled burden for the overall female population. On the one hand, female seniors will make up the substantial majority of those needing such support in the future; at

the same time, if history is any guide, it will largely fall to their daughters to provide that kind of support.

We don't have a formal indicator of this, but we just did some quick calculations before we came over today. Currently you have in Canada about eight women aged 45 to 65—that would be more or less the age of daughters—for every senior aged 85 and over. By 2030, in about three decades, that number is going to drop to about four—it's going to be halved—so those younger women are going to have even more responsibility than they have right now.

That's a quick look at the income.

The economic security situation for senior women also involves the wealth and assets they have. I'm going to pass the microphone to my colleague, Sylvie Michaud.

• (1600)

[*Translation*]

Mrs. Sylvie Michaud (Director, Income Statistics, Statistics Canada): I will be brief.

We did a survey on financial security to get a better look at assets and liabilities. Since 1999, we have been calculating the value of pension rights for people who have an employer-sponsored pension plan. The survey has been carried out periodically, the latest being in 2005. We compared those results with the results from 1999.

Graph 7 shows the life cycle of net worth, which increased by 23.2% between 1999 and 2005. The medium value was \$148,400. However, the net worth of people aged 65 and over was much higher than that of the age group between 45 and 64. As one might predict as well, the net worth is much higher for economic families than for unattached individuals. The net worth for unattached men and unattached women is indicated by the blue and pink lines.

The following chart shows the distribution of wealth among people 65 years and over. The age group with the largest net increase in wealth value is the 55-to-64 group, followed by those 65 and over, whose wealth increased by approximately \$100,000, from \$343,070 to \$443,610 between 1999 and 2005, in 2005 dollars.

The group showing the largest increase is women 65 years of age and over living outside an economic family; that means that they are living alone. Their wealth in 2005 was still lower than that of men: \$155,000 versus \$197,000 for men 65 and over who live alone.

At a previous committee meeting, you talked about access to ownership and seniors living in a residence versus renting. Chart 9 gives you just a few statistics about the rate of ownership among people 65 years and over. In families, the percentage remained unchanged between 1999 and 2005 at 83%. It varies.

Finally, we can see that the gap has widened. If we look at the gap between the top and bottom economic levels, the gap grew between 1999 and 2005.

[English]

The Chair: Merci.

We'll go to our first round of questions, with Mr. Dhaliwal, for seven minutes.

Mr. Sukh Dhaliwal (Newton—North Delta, Lib.): Thank you, Madam Chair.

Will you be talking, Ms. Bennett? Do you have a problem...?

Hon. Carolyn Bennett (St. Paul's, Lib.): I wouldn't mind first asking Stats Canada, in terms of the PAL survey about how people are and what you've said in terms of disabilities, whether it was conducted in the last census.

Mr. Colin Lindsay: Yes.

Hon. Carolyn Bennett: Is it now being done with each census?

I'm just saying that with an aging population—

• (1605)

Mr. Colin Lindsay: Yes.

Hon. Carolyn Bennett: —the limitation of being able to work a bit or contribute is going to matter more and more.

Do you need some pressure from this committee's report to make sure you have the money to do that with each census? Should that be one of the recommendations?

Mr. Colin Lindsay: It's probably beyond our...whatever, but I would say yes.

Hon. Carolyn Bennett: Yes, okay.

The flexibility around retirement also seems to be an issue for women because they've had a lesser attachment and don't end up with as many years and as good a pension.

I noticed in one of the Library of Parliament documents that people come back to work after their supposed retirement. Is there a way we look at that, in terms of whether compulsory retirement has actually adversely affected people? How do you ascertain whether people have choice in whether they stay at work or not, or whether they have a choice to actually supplement their income?

Maybe I'll just fire these questions out, and then you can figure out who wants to answer which.

Is there any difference in rural and urban terms? One of the questions there would to me be about the security people have about housing and what income is actually disposable after they have a roof over their head. Is there a way you can disaggregate that for us?

It would seem that whereas the people who are living with someone else are sharing the rent, the people who are on their own are paying their rent on their own, so they would be doubly discriminated against, if you aren't separating that out.

I'd also like to know, in terms of disposable income, about the supports and services for these people who need a little help. Is there some variety across the country in what's covered and what's not covered for seniors, in terms of supports and services and help to stay independent—all of those things? In terms of how we're doing across the country, are seniors in certain parts of the country doing better than in other parts of the country on all of those?

That's my first little barrage.

Mr. Colin Lindsay: I could answer a couple of them very quickly.

Unfortunately, we really didn't break the data down in terms of provinces, for this particular report. If it's something you'd like to see, certainly it's something we could prepare for you. It would be tough to talk off the top of our heads.

The numbers are fairly consistent across the country. You find that low income rates among senior women tend to be highest, surprisingly, in Quebec and British Columbia and lowest in Saskatchewan and Alberta. But the numbers are fairly close across the country.

In terms of the urban and rural divide, there are interesting numbers, in the sense that rural senior women tend to have lower incomes than their urban counterparts but are far more likely to be living either with their spouse or with their family. Very few rural senior women live on their own, so that mitigates that situation.

I think Dr. Stone would probably be the best one to talk about changing retirement patterns.

Mr. Leroy Stone (Associate Director General, Unpaid Work Analysis, Statistics Canada): With regard to the return to work, the work we have done recently, not yet published, suggests that women are less likely to unretire, having retired. This may be connected with their care and responsibilities, and also with, let us say, a more hostile labour market with regard to their opportunities—especially with regard to things such as starting a new business, where women seem to have lower rates of entry.

So the “return to work” process is taking place, but it seems to be at a lower rate for women than for men.

Hon. Carolyn Bennett: Maybe, Monica, you have some experience in terms of the punishment people would get at the GIS or other things. Do you see in your work that there has been a deterrent to going back to work? I know we were trying to give a \$4,000 exemption if you went back to work a little bit.

Ms. Monica Townson: I haven't looked at that specifically, but I do have some statistics here from StatsCan on the reasons people retire. I think you asked that question among the others you listed here.

These are 2005 numbers, and they refer to people 55 and older who said they had retired. Only 10% of people retired because of mandatory retirement. The interesting thing is that 24% retired because of personal or family responsibilities and another 23% retired because of personal health; health issues seem to be a big reason that people may be forced to retire, even if they didn't particularly want to.

The other point you made is about women continuing to work because they may not have had enough time, because of family responsibilities, to build up retirement income. That's one of the arguments often put forward in favour of abolishing mandatory retirement: it would allow women to accumulate better pensions. I have to confess I have a serious problem with that, because most women are not in a workplace pension plan, and most women's earnings are too low for them to contribute to RRSPs, so telling them they could go on working and build up more pension income, it seems to me, is not a reasonable thing to do. Fundamentally, it is in fact telling women that if they want a decent income in retirement, they can just go on working.

I think we should address that issue by looking at how our public pension programs deal with women—for example, by looking at the possibility of having a dropout in the Canada Pension Plan and in the Quebec Pension Plan for caregiving for elderly family members, in the same way we do for people who care for children. I think that would be a very important issue and would help older women who are being forced to retire because they have caregiving duties. There are other measures we could take like that to help older women, apart from telling them they can just go on working until they have enough money.

• (1610)

The Chair: Thank you, Ms. Bennett.

I will now go to Madame Demers for seven minutes.

[Translation]

Ms. Nicole Demers (Laval, BQ): Thank you for being here today.

I come from Laval, where there is a very high percentage of seniors. They account for approximately 40,000 people out of a population of 350,000. In that group, 38% are over the age of 75, with some 12,000 women over the age of 75, which is something that does not very often appear in the statistics the way you present them, since all those who are 65 and over are in one group.

So Mr. Lindsay, I am very pleased to see that your statistics were a bit more detailed and made a distinction between women aged 65 to 75, 75 to 85 and 85 and over. That is the reality today and it is important to realize that women over the age of 75 are the poorest group. So it might be helpful, from now on, to avoid putting everyone over the age of 65 in one group in the statistics.

Ms. Townson, in your study entitled: "Reducing Poverty Among Older Women: The Potential of Retirement Income Policies", you state the following:

Retirement income policies could serve to reduce poverty in future generations of seniors and guarantee economic security for older women. However, public policy in the area of retirement income needs to take into account the causes of poverty among senior women...

We are all familiar with the various causes of poverty among women. We have talked about some of them, such as part-time work, family responsibilities and lower income.

Do you have any concrete solutions to propose so that elderly women, now and in the future, can be better off at the end of their lives and have better pensions?

[English]

Ms. Monica Townson: Some of those were the ones I mentioned in my presentation. There are a lot more detailed recommendations in this report, which you may have seen. I think we have to attack it on a number of fronts.

If we're looking at women before they get to retirement age, we need to look at how they're treated by various programs—for example, lone mothers who are on social assistance. The National Council of Welfare has produced an analysis of that showing that social assistance rates are now lower than they were in the 1980s, when you take into account inflation, and the fact that most women who lose their jobs now can no longer qualify for employment insurance, and that their wages are very low in these very low jobs.

All of these are things we could address individually, but my argument would be that we need some kind of national strategy whereby we would review all of those programs to see what the impact of those is on women's ability to set aside money.

For example, you've had witnesses here who have suggested a particular way of saving for low income people—a tax-prepaid savings plan, for example, whereby people could set aside some money for retirement, and when they took the money out it wouldn't be taxable.

The problem is that most low income women—and most women do have very low earnings—don't have any spare cash left aside to save. We might need to supplement some of those to give them better benefits when they get to retirement, to improve the CPP for people who have low incomes.

For example, there was a proposal that came out of Quebec in the 1980s that suggested that once they got to retirement, those who had low incomes and hadn't been able to accumulate very much could have a higher pension from the CPP than those who had higher earnings. There is a whole range of different things we can do. There isn't any one silver bullet, if you want to put it like that.

My argument is that we need to look at the whole mix and develop a comprehensive strategy.

• (1615)

[Translation]

Ms. Nicole Demers: Thank you very much, Ms. Townson.

Ms. Glover, with respect to how much income women make compared with what men make, Ms. Townson mentioned 63%, whereas you indicated it was 82%. That is a difference of 20%. How do you explain that?

[English]

Mrs. Barbara Glover: Thank you for asking the question, because I went so fast I didn't have a chance to explain very well. I may turn to the Stats Canada folks, because they're the experts in methodology.

I used figures that were comparing average hourly salaries. The reason to do that is that it compares like with like: that is, a person in a job working for one hour gets how much money compared with a person in another job for one hour.

When you do the full year comparisons, you are including things such as the fact that women generally work less in a year, so you're not so much getting a handle on whether pay is differing for someone who has a certain level of education or training. Are they getting the same pay per hour?

Let's take doctors. I don't know what doctors make an hour, but let's say they make \$100 an hour. That probably sounds low. If you look at the full year, women doctors on average work fewer hours than men doctors, so if you compare their average annual income, part of the difference is about hours of work. That's just one example.

So if you're trying to get at the question of whether women and men are paid differently for the similar work they're doing at similar levels of education, I think you probably want to look at hourly pay. On the other hand, if you want to get to the issue of hours—whether women are working fewer hours—you'd probably want to use the yearly.

I often read in the literature or in newspapers articles wherein I think people are using the 70% figure as a way of saying women are getting paid less for every hour they work. It doesn't quite mean that. *[Translation]*

Ms. Nicole Demers: Do you not think that if they work fewer hours, it is because they have more work and responsibility at home? Should they not receive financial compensation in exchange for that work?

[English]

Mrs. Barbara Glover: I'm not sure. I haven't thought about that.

The Chair: Thank you.

We will now go over to Ms. Smith.

Mrs. Joy Smith (Kildonan—St. Paul, CPC): Thank you very much.

I would like to thank the presenters today for coming here for this very important analysis of the economic security of the senior population. It really grabbed me, as you were talking about the women who are over 85 years of age. We have a lot of women over 85 years of age in our country.

Could someone expand a little on what they know not only about how many are here, but about some of the challenges they are facing? I was particularly taken by the comment that was made—I think by you, Mr. Lindsay—that the financial part is very important, but also the social support, because there are many issues coming forward right now on that side.

I would ask you, if you don't mind, to answer as briefly as possible, because I would like to share my time with Mrs. Davidson as well.

• (1620)

Mr. Colin Lindsay: The general comment I have would also follow up on what Madame Demers said; that is, that we also do some work on seniors. When you look at the senior population, people tend to look at it as a homogenous group. But there are very clearly three distinct groups when you look at it statistically.

You have the 65-to-74-year-old women, which in many cases is a kind of golden age. That's the time when these people generally have the same kind of health as people under age 65, have good incomes, and have the time to enjoy it.

You see 75 to 84 as kind of a transition phase. Then you really see in that 85-and-over population the kinds of problems we usually associate with old age: low incomes; living alone; needing social support. That's when it really comes in.

What's of concern right now is that it's a fairly small population in Canada right now, about 10% of the overall senior population, but it's the fastest-growing segment of the seniors population. And down the road—I forget the dates, but at some point in time, within two or three decades—we're going to have as many people in Canada over the age of 85 as we have seniors today.

Mrs. Joy Smith: Okay, Ms. Davidson. I'm going to share my time.

Mrs. Patricia Davidson (Sarnia—Lambton, CPC): Thank you, Madam Chair.

I have a just a comment for Mr. Lindsay, and then I have another question for Ms. Townson.

You made a comment about women over 85: that right now there were...did you say six or eight in the caregiver age group—45 to 65—for every one over 85?

Mr. Colin Lindsay: Yes.

Mrs. Patricia Davidson: And that would decrease to four—

Mr. Colin Lindsay: About four and a half, yes.

Mrs. Patricia Davidson:—and that would increase the load for the caregiver age group?

Mr. Colin Lindsay: Yes.

Mrs. Patricia Davidson: I would suggest that it is probably going to decrease the numbers who are 85 and over who have somebody to look after them, and that it's going to increase the load on social assistance rather than increase the load on the age group from 45 to 65. But that's just a comment.

Mr. Colin Lindsay: Oh, yes.

Mrs. Patricia Davidson: Ms. Townson, I also was interested in the difference in the figures between you and Ms. Glover. Could you please comment on the statistics as they've been presented?

Ms. Monica Townson: I'm not sure what figures you're referring to.

Mrs. Patricia Davidson: It's the difference in the percentages earning below the wages the men are earning. Ms. Glover just explained it in response to Ms. Demers. One was talking about total wage over a year; one was talking hour to hour, comparing apples with apples. Is that your take on those figures?

Ms. Monica Townson: The figures I was using were the average earnings of women compared with men over a year.

Mrs. Patricia Davidson: So it wouldn't actually compare the same number of hours worked; it would be over a yearly period. Is that...?

Ms. Monica Townson: That's right. And what Ms. Glover was saying is that one reason for the difference is the difference in hours worked, and that of course is quite true. In fact, even when women and men theoretically are working full time, women are working on average fewer hours per week than men, I think for the reasons Madame Demers refers to: that women are not able to work overtime, for example, because very often they have family responsibilities.

It should also be noted that even if you look at hourly wage rates, very often women are paid less per hour than men are. Some of that reflects the kinds of jobs women do, which have lower hourly pay than those men do. There may be several reasons for the wage gap there.

Mrs. Patricia Davidson: I think you also made a comment about the inability of women to collect EI, compared with men.

Ms. Monica Townson: Yes.

Mrs. Patricia Davidson: Could you elaborate on that a little bit please? Why is that?

Ms. Monica Townson: The rules were changed in 1996, as I mentioned, and they became much stricter in terms of qualifying. First of all, you have to have a certain number of hours worked in the previous 52 weeks to qualify for benefits. And when the rules were changed, the number of hours worked doubled, and in some cases tripled, so that many people don't have the requisite number of hours.

Secondly, if you leave your job for certain reasons that under the act are not considered just cause, you're penalized and you can't get benefits.

Thirdly, whether or not you get benefits depends on the unemployment rate where you live, whether you've worked during the previous two years, and so on. It's a very complicated system. But you could have a woman, let's say, who's been in paid employment for years and then suddenly drops out and has a child. She might be out for a couple of years and try to get back in. She's then considered a re-entrant and she has to work something like 900 hours.

• (1625)

Mrs. Patricia Davidson: So she's starting from scratch all over again.

Ms. Monica Townson: Exactly. Instead of taking into account the fact that she has a long-term commitment to paid employment, she's really, as you say, starting right from the beginning again. So there is a whole bunch of reasons that were introduced when the act was changed in 1997 or 1998 that make it almost impossible for most people to qualify.

The Chair: Ms. Davidson, that's it.

Mrs. Patricia Davidson: Thank you.

The Chair: We'll go to Ms. Mathysen.

Mrs. Irene Mathysen (London—Fanshawe, NDP): Thank you, Madam Chair.

Thank you very much for the information you've brought here. I have so many questions. I'll start with Ms. Townson.

You made mention of a report of yours that was funded by Status of Women Canada. I'm wondering how important it is to do that kind of research. What value does it have in terms of our ability as a Parliament to react to the needs of women in the community?

Ms. Monica Townson: You're getting into political questions here, clearly, but if you're asking my personal opinion, I think it's vital to have this kind of documentation of women's inequality. If we don't have this information, then we can't lobby for change; we are not aware of what the differences are and where the inequalities exist.

The information I've just given on unemployment insurance, for example, forms part of a study I have just completed with another person for Status of Women Canada's policy research fund. It was scheduled for publication in March and now will no longer be published. Unfortunately, you will not have access to that information, unless I can find somebody else to publish it. It's really a shame that the kind of information you need to document, where you need to do your lobbying or make recommendations, will no longer be available.

Mrs. Irene Mathysen: Thank you.

I wonder to what degree the lack of affordable housing and the fact that we don't have a national child care program contributes to the poverty of women.

Ms. Monica Townson: Quite significantly, I think. The child care issue is a big problem, especially for single-parent families where a mother may be on social assistance and want to get off it but can't find subsidized child care. There's a huge shortage of spaces, particularly in certain parts of the country. It makes it almost impossible for women to support themselves.

It's not just a question of being able to engage in paid employment; it's also being able to engage in further education and training to upgrade your skills. If, for example, you've been stuck in a low-wage job and would like to get a better-paying job, but you need more training or more education, then you need the child care support services in order to get that education. If they're not available, you can't progress, and so you're rather stuck in the low-wage situation.

Mrs. Irene Mathysen: Thank you.

I'd like to ask a question of Ms. Glover and Ms. Poter. We heard from a women's organization that advocates for rural women that there are specific problems with respect to the needs of rural women. Among those problems are isolation, the depressed economy we're seeing in rural areas, inadequate or unavailable child care and health care services and transportation.

Are there any specific programs in HRDC that would address this very specific need of rural women?

Mrs. Barbara Glover: There are non-specific programs—just, of course, employment insurance and active measures. I realize that's both the income side and the active measures side, and it's worth saying, simply because the program is so big. We focus often on employment benefits, but as well, of course, there's about \$2 billion spent across the country on things such as wage subsidies, upskilling, and retraining. That's just one program.

The government announced in the fall a targeted initiative for older workers, a \$70-million national program that is much more targeted to what you are talking about. That is, It's a targeted program for displaced older workers in areas with higher unemployment—not in Toronto or Montreal, but in areas of higher unemployment. It's aimed at people who have lost their jobs and been displaced for a variety of reasons. Maybe a factory has closed, or a pulp and paper mill has closed down. That was announced in the fall, and programs are being set up.

Those are two that I can think of right off the bat. My area is more to do with employment and the labour market.

Less targeted but also broad, dealing with some of these issues, would be the youth employment strategy, which focuses on trying to help young men and women get a good start in the labour market. That's mostly focused on youth at risk.

Another area that I think is worth talking about is aboriginal programming. Obviously, that's going to have a rural component. The department spends quite a bit of money through aboriginal programming to try to support entry into the workplace. A lot of it is done on reserve; some of it is done in urban areas as well. The intent is to focus very much on barriers to labour market participation.

I've done, in four minutes, a little overview of the kind of program we have to assist people to get into the labour market.

• (1630)

Mrs. Irene Mathyssen: Has HRSD done any specific research into the inequities experienced by disadvantaged women in trying to secure EI?

I'm thinking about the fact that there are low income women and self-employed women who work part-time. We've heard that only about a third of these women, despite the fact that they pay in, can actually access the money. Even at that they get 55% of their earnings, which would seem to be very difficult for trying to survive with.

I just wonder whether you've done research. What can you tell us about the accuracy of that particular situation?

Mrs. Barbara Glover: I can answer just to say I'm not an expert on employment insurance.

I know there is a range of studies on what you asked about. I know that one of the studies on whether part-time women should get maternity and parental benefits was tabled with the committee in May or June.

Those are great questions. I'm not an expert on it, and it looks as if I don't have enough time to answer the questions, so maybe you'd want to follow up on them.

The Chair: Thank you.

We will now go to round two. It's five minutes.

Mr. Dhaliwal, you have five minutes.

Mr. Sukh Dhaliwal: Thank you, Madam Chair.

I would like to thank the witnesses who have come here and who have done good work on this issue having to do with senior women in our society.

Madam Chair, my riding of Newton—North Delta is a very diverse riding from a cultural and economic perspective. In fact, it represents the true face of the new Canada that we have.

I would like to pose a question to the panel. What observations have you made, especially about the women who are already retired? I can see that you're already predicting a better future for the women who will retire compared with women who are already retired—the women who didn't have any pension plan and who did not have any other resources, such as RRSPs, and who worked hard. Those are the women who are the majority in my riding.

Also in my riding I see a lot of immigrant women who have come to our shores. They probably face different challenges.

Would you have any suggestions for this committee to look into concerning the economic security of these senior women?

Ms. Monica Townson: Women who are immigrants and men who are immigrants are in a particularly difficult situation because they may not have been in Canada long enough to qualify for certain benefits. For example, as I think you've already been told by other witnesses, to get OAS or CPP you must have been in Canada at least ten years.

People have told me, in meetings, of older family members who have come in as family class immigrants and can't qualify for those benefits because they haven't been here ten years. Other people who have been in the paid workforce, but maybe not as long as Canadian-born people, will not have as many years and therefore will not get as much in benefits.

For example, for old age security you get a pro-rated benefit, depending on how long you've been in the country. Canada Pension Plan is based on your contributions.

There are problems with the CPP for immigrants too, because the benefits are calculated based on a contributory period that starts at age 18. You may not have been in the country at age 18, but nevertheless it goes back then.

One of the recommendations I've made in my report here is that we look at how we calculate those benefits so that we take into account people who haven't been in the country that long.

Canada has social security agreements with a number of countries that allow immigrants from those countries to use years that they contributed to the social security programs in their home country and add them to what they've done in Canada, to improve their benefits.

But we don't have social security agreements with all countries, and in fact for the countries where most recent immigrants come from—in Southeast Asia—we don't have agreements with many of those countries, and many of those countries don't have the same kinds of social security programs we have.

So it is a big problem for immigrants, and I think it's one we need to have a special study on to see how we could adjust our programs to give better benefits to immigrants who perhaps haven't been in the country that long.

• (1635)

Mr. Sukh Dhaliwal: Are there any other persons who want to add anything?

Mr. Colin Lindsay: I can give you some basic numbers, just to clarify your situation.

Indeed, Monica is quite correct. Among senior women immigrants, whether they live alone or in a family, they do tend to have a much higher incidence of low income than other senior women do. I think currently something like 70%—or at least it was at the time of the 2001 census—of senior immigrant women were below the low-income cut-offs.

The good news, if you can put it in those terms, is that the living arrangements of immigrant women tend to differ quite considerably from native-born women. Senior immigrant women are much more likely to live with their family or with other relatives, so the number of those women who are living alone is actually quite a bit lower than the overall population. It's kind of a mixed bag.

Mr. Sukh Dhaliwal: Ms. Townson, you mentioned that you need a complete study on these issues. Further to Ms. Mathysen's question, with the elimination of these funds for Status of Women Canada, do you see any other resources with which you could pursue a study like this, or is it going to affect you negatively?

The Chair: I'll give you half a minute to answer, because his time is up.

Ms. Monica Townson: Okay.

There are studies that are done in universities, but they tend to be sort of academic-type analyses. What Status of Women Canada was funding was sort of policy-based research that looks at it perhaps on a more practical level, if you want to look at it that way, and that focuses particularly on gender-based analysis, which you do get in some universities.

But in my experience, university studies tend to be fairly inaccessible to the general public. They're not very readable, if you want to look at it like that. They also take a long time to get carried out and printed and published and so on, so that by the time you get them, they may be out of date. It's not really comparable to the kind of thing that the Status of Women Canada policy research fund was producing.

The Chair: Thank you.

We will now go on to Mr. Stanton, for five minutes.

Mr. Bruce Stanton (Simcoe North, CPC): Thank you, Madam Chair.

Thank you to our panel this afternoon for sharing your insights on this important subject.

I was quite interested to hear the different remarks we've heard this afternoon, and particularly to hear the good news that, looking back at 10 or 15 years ago, and in some cases even more recently than that, we can see that the gaps have in fact closed. When you look back and consider the trend lines for where we've come since the early 1990s, and when you look at the incidence and uptake of higher levels of education—again this is for the women—and the higher level of workforce participation, all of these things seem to be converging. The outcomes seem to be projecting a trend line that in fact is very positive, or at least it seems so statistically.

I'll direct this to the Statistics Canada witnesses who are here today. I know you might have been asked this question in earlier questions from the committee, but where do we see this trend line going? Are we going to see a continued closing of this gap? We're seeing the wage rate gap, as has been clarified, sitting at about 85.7%, and a whole host of other positive outcomes here. Is it reasonable to suggest at this point that we're going to continue to see improvements? Get your crystal ball out here.

• (1640)

Mr. Colin Lindsay: Dr. Stone.

Mr. Leroy Stone: I think you have stated the global picture reasonably well. The problem, as you have heard, is that there are certain subgroups of the population in which there are definite difficulties and which deserve attention, but the global picture does point to a general improvement.

Mr. Bruce Stanton: Thank you for that. And I agree with you, by the way.

That being the case, where do you think, in your analysis of the data that we have before us and that we've seen tracked over the last few years, the priorities should really be? If we were to concentrate on those very specific important subgroups that need the highest degree of attention, from a public policy point of view, where should we be?

I'm looking at our study, and it's on the economic security of senior women, but when I look at the data—not to say that senior women don't need to be part of the picture here—perhaps we're missing something if we just concentrate in that area.

I'll perhaps direct this to HRSDC or Madam Townson.

Mrs. Barbara Glover: Do you want to start?

Ms. Monica Townson: What I was trying to get at in my presentation, and what I think we need to look at, are people who will be seniors in the future, which means looking at the younger women. As I mentioned in my presentation, the idea that the gap that's continuing to narrow will continue to narrow I personally think is overly optimistic, for various reasons. The fact that pension coverage is declining and workplace pension plans are declining—

Mr. Bruce Stanton: I don't want to interrupt you, but on that point, if workforce participation is growing for women, wouldn't also the pension incomes in the future be going up as well?

Ms. Monica Townson: No. The point I'm making is that fewer people in the workforce are covered by a pension plan through their employer.

Mr. Bruce Stanton: I see what you're saying. You're not talking about public pensions.

Ms. Monica Townson: No. Everybody gets the public pensions, provided they meet the conditions we were talking about earlier—that they've lived here long enough, and so on.

First, coverage of workplace pensions that an employer might provide is declining. Many women still have lower earnings, even though for those with university education the gap is narrowing. But remember, that's a minority of people. It's not a majority of women who have a university education. Many more do than did 20 or 30 years ago, but it's still only a minority. Women's earnings are still low and very often too low for them to be able to save on their own.

Second, there's still the idea that women must be responsible for families. Despite the fact that some men want to get involved in that, there's still not equal sharing of that.

Third, the fact that we have an aging population and the assumption they'll be cared for by their families will mean that more and more women will have to care for their aging relatives. Therefore, they may be forced to retire early before being able to accumulate pensions adequate for their own retirement.

There's a whole range of things going on, which I think will make it difficult for people who are coming up to retirement in the future to perhaps have the same economic security that current seniors might have. Those other issues are probably where we need to direct our attention so that we can address some of those problems.

•(1645)

Mr. Bruce Stanton: I'm sorry, we've run out of time.

Thank you very much.

The Chair: You'll have another round.

We'll now go to Madame Barbot, *pour cinq minutes*.

[*Translation*]

Mrs. Vivian Barbot (Papineau, BQ): Ms. Townson, you mentioned a report. I would like you to tell us which report that was, especially since it will be useful for our work, we believe. I would also like to know why it will not be published.

I find it a bit ironic the way we are talking about poverty among seniors. We know very well from personal experience that age comes with time. People who are poor when they are young will be poor when they are older for the simple reason that there are no real measures in place to reduce poverty. We are told that women are among the poorest, in particular immigrant women, disabled women and aboriginal women. Nothing is really being done to deal systematically with that poverty. There are just band-aid solutions. That is what was done when these women were young and it is what people are continuing to do now. There are new measures; funding is being cut left and right. The same people always lose out.

A lot of emphasis has been put on education. In your report—and here I believe I am speaking particularly to Ms. Glover—you say that women now hold jobs or are studying in areas that used to be male-dominated and that this will change the situation. Of course, it will do so to some extent. Nonetheless, women will always have to struggle to achieve work-life balance and provide help to family members. Things are changing, but women's incomes continue to be lower.

In Quebec, 60% of those going into medicine are women. They tend to take salaried positions, and therefore earn less, rather than becoming specialists. That is due to systemic factors. Until those factors are taken into account, there will always be a gap. It will tend to be narrower for women with higher levels of education, but it will still be there. So we will be carrying this burden all our lives, with the result that, generally speaking, women will never have the same status as men. I would like to hear your comments on that.

Once it is clear what the statistics show, I would like to know what measures are being taken. Are there programs or projects aimed at making young women more aware of this reality? Are they being encouraged in a particular way to develop personal strategies so that they will be able, even later on, to compete with men in this area? If not, will we have the same situation generation after generation, with people being the victims of this approach?

[*English*]

The Chair: Whoever takes this question has one and a half minutes to answer.

Mrs. Barbara Glover: I'll maybe talk this time. I'll try to talk fast.

I agree with parts of what you're saying. I agree with the part that women are becoming doctors, but are becoming generalists, and even when they become generalists often don't work the same number of hours.

It hearkens back to the question of a moment ago, and the question is hard to answer. Are we going to close the gap to zero? I would answer a question with a question, which is not a good idea: does it need to?

When I was studying all my stats, I was trying to come down with a clear prediction: yes, or no, would the gap be closed? But I was asking myself whether it needs to come down to zero, in the sense of asking whether women doctors need to work the same number of hours as men doctors. I was just asking myself whether that should happen. Is it something I should tell my daughter, that she'd better work 70 or 80 hours a week?

So I just answered that question with a question.

•(1650)

The Chair: You have ten seconds.

[*Translation*]

Mrs. Vivian Barbot: Of course, it is not essential, but we need to take this factor into account on the social front: I would really like our girls not to have to work so many hours, but there is a price to pay.

[*English*]

The Chair: Thank you, Madame.

We now go to Ms. Mathysen, for five minutes.

Mrs. Irene Mathysen: Thank you, Madam Chair.

I have a question. Does HRSDC do gender-based analysis on its policies?

Mrs. Barbara Glover: Yes.

Mrs. Irene Mathysen: The reason I asked that is not related specifically to HRSDC. One of the things I found in my riding was that women were being questioned by Canada Revenue Agency about the child tax credit. In some cases, where a woman was alone and had applied for the credit, she was being pursued, shall we say, and told she was going to be cut off. In cases where they had been alone for a number of months or years, they were told the credit would be taxed back.

It seems to me that we should have advocates in the various departments for women, so there can be something in place to prevent that kind of unfortunate situation.

These women were being asked to provide three pieces of information to prove they didn't live with a man, and three pieces were being asked from the male counterpart, to assure Revenue Canada they were indeed separated. Sometimes the partner was hostile and refused to provide that. These women were distraught. They were terrified of paying back thousands of dollars, or that they wouldn't be believed, or even worse, that their privacy was being invaded because they had to go to the landlord and ask for a letter saying that they were living alone.

I think this kind of advocacy is important in each and every department. Is it something that would work in your department? Is it something that should be a part of every department?

Mrs. Barbara Glover: We do gender-based analysis in our department. I would say we have a lot of programs that benefit women and are focused on the labour-market challenges and income challenges of women.

I believe you have a session with HRSDC officials on the very question of gender-based analysis, where you can spend a lot of time going into exactly what we do and how we do it.

Mrs. Irene Mathysen: I haven't had a chance to ask the folks at Stats Canada anything.

You made mention of three reports: *Women in Canada*, *The Wealth of Canadians*, and *New Frontiers of Research on Retirement*. Were they subject to gender-based analysis? Did you look at those in terms of gender and impact on women?

Mr. Colin Lindsay: Certainly women in Canada is the whole focus of it.

[Translation]

Mrs. Sylvie Michaud: We have gathered data on the financial security of families. However, it is difficult to define financial security, i.e. every family member's fair share, when a couple is living together. The characteristics of job, work and pension plans are classified according to gender. Ms. Townson said that women had less pension coverage than men. Now, the coverage has increased for women and decreased for men, so that in 2005, it was nearly the same, namely 40%. There are wide gaps in some sectors.

In the service industry, for instance, women get less pension coverage. These groups need our special attention.

Moreover, there is a problem with the size of the sample. We wanted to study people aged 75 and over, but with our budget, we could only afford a sample size of 9,000 persons. Regarding the other attached groups, I mentioned three of them: those less than 45 years old, those aged is between 45 and 64, and those who are over 65. This is as far as we could go with our gender-based analysis.

[English]

Mr. Leroy Stone: The book has four major themes. One of them is women and family. In the section that deals with vulnerable populations, we have one of Monica's works, which has a major focus on women.

Mrs. Irene Mathysen: Thank you.

I want to go back to rural women and the unique challenges they face. Has StatsCan done any research in regard to these women and the situation in rural communities?

●(1655)

Mr. Colin Lindsay: I know there have been a couple of major reports on rural Canada, but certainly we have not done anything along the target groups. It's one we've lobbied for. We've done a whole bunch of publications—aboriginal people, immigrants, and groups of that nature. I don't really believe we've done a whole lot of significant work in that area, and it's probably something that should be done.

The Chair: Thank you.

Monsieur Petit.

[Translation]

Mr. Daniel Petit (Charlesbourg—Haute-Saint-Charles, CPC): Thank you.

Good afternoon, and thank you for appearing before us today. My question is specifically addressed to Statistics Canada, either to Mr. Lindsay or Ms. Michaud.

I am from the justice committee where we are trying to protect elderly women from things like home invasions. We are trying to produce some very severe legislation. Of course, it is not an easy thing to do.

Mr. Lindsay, the provinces and territories must cooperate with you so that you can see the entire picture and provide answers. No doubt, you know that a vote was held yesterday in the House of Commons and that the Bloc Québécois voted against Statistics Canada by voting against the idea of providing you with information about patients with malignant tumours. The Liberals and the NDP voted along with us in favour of this measure. I think that this is an important point.

You said that Statistics Canada needs help from the other provinces. How will you go about gathering the information that you need? Will you be going to the human resource departments in Quebec and in the territories? Does Quebec have a counterpart to Statistics Canada?

[English]

The Chair: Order.

Monsieur Petit, this is a section dealing with economic security for senior women. Can we focus on the question, please, rather than blocking anybody? If you have a specific question regarding income security for senior women, I'd really appreciate it.

[Translation]

Mr. Daniel Petit: I had to put this question, Madam Chair.

You tabled a plan that deals with net worth. Either common law or civil law is effective in 10 provinces. In my province, we have civil law. Under civil law, estates are divided into two parts, whether we are dealing with people who were married or separated couples, and that includes pension funds. The Quebec Pension Plan splits the fund into two parts in cases like divorce, death, etc. At the federal level, the Canada Pensions Plan applies and things are different.

You discussed the statistics regarding people aged 60 and over. You mentioned the life cycle of net worth. I asked you where you obtained your information. I would also like to know whether you took into account the fact that Quebec's civil law has an entirely different system. Civil law provides that after the age of 60, a man or a woman can obtain a half of the estate of the other person, regardless of whether he or she has worked. Have you considered these specific points?

Mrs. Sylvie Michaud: The short answer is no. For this reason, we did this on an economic family basis. You can see that wealth is reported as net worth, namely at the economic family level. As for unattached persons, the statistics below pertain to people who are not part of an economic family. These may be people who are still single or who are separated. We have indicated the status of people by gender, in other words by sex.

Mr. Daniel Petit: All right. Thank you.

The Chair: You have one minute remaining.

Mr. Daniel Petit: If I understand correctly, you have taken an overall approach in this report, which is designed to help us. Is that correct?

Mrs. Sylvie Michaud: The green line represents economic families. If the family is a couple, that represents the net worth of the couple's wealth.

Mr. Daniel Petit: When you talk about men or women who are not living in a family, these would be, for example, individuals who are separated, divorced, etc.

• (1700)

Mrs. Sylvie Michaud: These are individuals who live alone or individuals who live together without being married.

Mr. Daniel Petit: Thank you.

Thank you, Madam Chair.

[English]

The Chair: We'll go to Ms. Stronach for five minutes.

Hon. Belinda Stronach (Newmarket—Aurora, Lib.): Thank you, Madam Chair.

Thank you for joining us today.

Several of you have touched on the need for a national caregiver agenda, given that we have an aging population and, as Mr. Lindsay pointed out in his example, daughters have increased responsibility.

Hopefully my son will take some increased responsibility as I age as well.

Perhaps you can touch on some of the data that expresses the need for it. What elements would be incorporated into good policy to develop a national caregiver agenda?

Mr. Colin Lindsay: We can give you a few numbers. I don't have a whole lot off the top of my head.

Again, 70% of senior women over the age of 85 have disabilities. We've broken that down and asked people in that age group what kind of support they need. As many as 25% or 30% are saying they need help with simple things, like getting their groceries into their home, or that they are having trouble with things like managing their books. Modern technology, to these people, is very difficult. We live in a world of Internet and ATMs, and for people who are not experienced with those kinds of things, they are almost frightening to some of them.

I can send you the list of the specific numbers, but you're finding 20%, 25%, 30% of people in that age range having problems with those kinds of activities.

Ms. Monica Townson: Maybe I can add something to that. There's an extensive body of literature on caregivers, particularly the work of Janet Fast at the University of Alberta, in which she documents, using data from Statistics Canada, the impact on people who provide care to older people, including the fact that they often have to take early retirement, they have to reduce their paid working hours, they may have to take time off, they're not available for activities that could lead to promotions, and that kind of thing. So it does affect the timing of their own retirements and their ability to earn an income, and so on. There's a lot of information about that in studies that she has done, along with those by other people.

Hon. Belinda Stronach: You said the name was Janet Fast?

Ms. Monica Townson: Janet Fast and Norah Keating. If you check on those, I think you'll find quite an extensive literature.

Hon. Belinda Stronach: Are there any countries that you can also point to as progressive examples, in which they've developed that kind of a caregiver strategy for those of the second generation who have to take time off work to look after their parents? Are there other countries that you know of that are doing well, that have a good strategy in place?

Ms. Monica Townson: I don't know enough about this area to be able to tell you that. I can perhaps tell you an anecdote that might amuse you or horrify you.

I was recently involved in a case involving the Charter of Rights, in which a woman had to take time out of paid employment to care for a disabled family member and was claiming that she should have a caregiving dropout from the CPP. Her claim was rejected by the appeals tribunal on the grounds that if they gave her a dropout, then people who volunteered for the boy scouts would also want one. The tribunal was apparently unable to distinguish between caring for a dependent human being and volunteering for the boy scouts, and the lawyers from the Department of Justice took the same approach.

Hon. Belinda Stronach: That's very unfortunate.

The Chair: You still have one minute, Ms. Stronach.

Hon. Belinda Stronach: Thank you very much.

Hon. Carolyn Bennett: In terms of income security, I know that in Alberta they developed a program to protect seniors against fraud and against people quietly taking their money. Do you have any stats to show how prevalent that is, and do you know whether there's something in a pan-Canadian way we could do to help with that, in terms of seniors having their money taken?

• (1705)

Mr. Colin Lindsay: In two weeks, on February 27, there will be a new Stats Canada publication—I guess we can throw out a plug here—called *A Portrait of Seniors in Canada*. I did not work on that one. It's coming out in two weeks. I know they have some material on that. It should be available at that time.

The Chair: Thank you.

We will now go to Ms. Davidson for five minutes.

Mrs. Patricia Davidson: Okay, thank you, Madam Chair.

I have just a couple of quick questions. I've heard a lot of information here today that I didn't expect to hear. I've heard maybe more encouraging information than I thought I would hear. I'm certainly glad that we've had all of you here to present, because I think it's certainly opened things up a bit more than I thought it was going to.

As we move forward with this study, we've heard that there needs to be a review of employment insurance, our public pension process, social assistance, legal aid, all of those things that would come into place. I've also heard that we need to be concentrating on the younger generation, so that when they become seniors there will be something in place for them. I've also heard a lot of talk about some of the maybe most disadvantaged or some of those who have the most challenges to overcome, whether that's single parents, immigrants, the disabled, aboriginal women, or those who would fall into that caregiver category, because of pension and time away from work issues.

I would ask anybody who would like to answer whether there are other areas that you think would be of high importance that we should be looking at beyond those things.

Mrs. Barbara Glover: One thing I was thinking of has been central to what I was presenting. It really is education, the monumental change of the last generation. I know we talk about women entering the labour force, and it is that, but really it's education. If you go back and look at long, long, timeframes, in the sixties, seventies, eighties, and nineties, what changed over generations?

I was reading a study that reminded me that girls always did better than boys in high school, but they didn't go on to university. That was a change in attitude. Now we're reaping the benefits of women going to college, university, master's, and PhD. That is pretty critical to the changing labour market outcomes we're seeing.

Mrs. Patricia Davidson: Would you suggest studying educational trends, and what the challenges or obstacles might be?

Mrs. Barbara Glover: It gets to the question of the gap. I know you've all been asking the question, what's going to happen to this gap in the future? I think you've heard different views of what might happen to the gap, but it's all crystal ball: we're all trying to imagine what attitudes will change, how people change, and what might change. What is generally accepted and generally agreed is that the major change that has affected women's outcome in the labour market really is educational attainment. If you're thinking about what's going to happen in the future, that is certainly an important starting point.

Mrs. Patricia Davidson: Does anybody else have anything?

Ms. Monica Townson: I was also going to say education, but from a different point of view, and maybe Madame Demers or one of the other members mentioned this. That is, about educating people and planning for the future.

Statistics Canada had a survey, which you may have heard about, where they looked at people and what they knew about pensions and pension plans. The knowledge that was demonstrated was absolutely abysmal with people who thought they had a pension plan at work and actually didn't, and people who didn't understand how the CPP or the OAS worked or whatever. That's true of both women and men. There's a desperate need to get that information out there somehow, and maybe this would be a recommendation this committee could make. That would be very helpful.

The Chair: You have half a minute if you want to make any comments.

Mrs. Patricia Davidson: No, I'm done. Thank you.

The Chair: Thank you.

We're now going to Madame Demers, *cinq minutes*.

[*Translation*]

Ms. Nicole Demers: Thank you, Madam Chair.

Mr. Lindsay or Ms. Townson, you referred earlier to women who had to return home in order to look after their family members. I believe that this has already begun.

I am part of what we refer to as the sandwich generation. There are two generations preceding us and two that follow us. Up until two years ago, I looked after my grandmother, who is 94 years old. I look after my mother, who is 78 years old. I have a hemophiliac son who is 36 years old and I have a 14-year-old grandson, who is in my custody. Women are always there, right?

The fact is that no mention is made about the silent women, the ones with no income, with no cheques and with no fixed address, and these are the ones who worry me the most. There is a growing number of these women in our large centres. Do you know how many women fall under this category now, how can we reach them and what we can do to help them become part of the workforce, in other words, the labour market? Have any studies on this issue been done?

It is appalling to see all these women in these situations. There are many aboriginal women, but also many other women who come from various backgrounds. Given the number of women who don't receive any cheques or income and have no access to a job, I think that the statistics on unemployment are really skewed. If there are a million poor children in Canada, it is because they have poor parents.

• (1710)

[English]

Mr. Colin Lindsay: From a purely statistical standpoint, it's something Statistics Canada has struggled with for years: how do you get to these people? Sylvie could probably talk about it a little bit more, because she runs a survey. Surveys are household-based to a large degree, and how do you get people who do not live in a household? It certainly is a very major problem.

[Translation]

Mrs. Sylvie Michaud: In all honesty, we do not have very much information for this category.

If I could add another group, it would be women who live alone and are between 45 and 64 years of age. We really should pay some attention to this group. This is a group that has been identified by Human Resources and Social Development Canada. Following a separation, a woman who has been outside of the job market finds it very difficult to get back in. This may be a group where women are in vulnerable situations. Now, as to whether or not these women have housing or not, we do not have much information.

I believe that we are in the process of setting up a statistics program to try to examine the situation of aboriginal peoples, particularly those on reserves. In our survey on the workforce, we started looking for this information. As of next summer, we should be able to publish figures with respect to aboriginals.

Ms. Nicole Demers: Thank you.

Ms. Townson or Ms. Glover, do you wish to respond?

[English]

Ms. Monica Townson: The only thing I would add to that, of course, is that people who are homeless, who don't have a permanent address, can't qualify for social assistance, so this is a huge problem. It's not my field of expertise, but I think that people at the municipal level, certainly in Toronto and in other big cities, are trying to tackle this, but it's a very difficult problem to deal with.

Mrs. Barbara Glover: I just wanted to say on homelessness, neither Virginia nor I are experts in that area. There are people in our department; we do have a program, as you know, that was recently renewed. So I think on that, I'll just get what information we have, if that's okay, and pass that to the committee. Of course, you're absolutely right.

[Translation]

Ms. Nicole Demers: Thank you, Ms. Glover.

Ms. Townson, how can we ensure that your report, which was to have been published in March but will not, will in fact be published?

[English]

Ms. Monica Townson: The terms of my contract state that if Status of Women Canada does not publish it, the rights revert to me, and I can find somebody else to publish it, so I'm in the process of trying to do that now.

The Chair: Madame Demers, merci.

We have the last question from Ms. Mathysen.

Mrs. Irene Mathysen: Thank you, Madam Chair.

I'd like to give Ms. Townson the chance to answer the question that I asked before about rural women, because I'm very interested in what you had to say.

Ms. Monica Townson: It just so happens that I'm on the Statistics Canada advisory committee on social conditions. We had a meeting recently in which we were told that this division of Statistics Canada is actually doing quite a bit of work on rural communities now. This is kind of a new push. Maybe other people from StatsCan may be able to fill you in on this. I'm not sure if it's specifically with regard to women, but certainly there's growing interest in looking at rural communities from a statistical viewpoint.

• (1715)

The Chair: You have four minutes.

Mrs. Irene Mathysen: Oh, my goodness, a wealth of time.

The Chair: Do you want to share your time with somebody else? That's fine, too.

Mrs. Irene Mathysen: No, I do have more questions.

Oh dear, perhaps I have gone through them all.

Is there someone...?

The Chair: There is one thing I really think you have not translated into tangible stuff for us. Everyone has been asking you about the different statistics. You've given us statistics. You've told us 58% of women are employed. Let's look at the age group of 25 to 54. I'm an accountant by trade, so I'll say there's a 30-year gap and a 30-year spread. Looking at the current situation of seniors, we hear about abject poverty. You've given us statistics, statistics, statistics. What do those statistics really translate into?

Perhaps I'll just let you think through that, and you can give us your answer in your closing remarks, and I will give Ms. Smith a couple of minutes to ask her questions.

Mrs. Joy Smith: Thank you so much.

I just want to go back to the issue of the high- or low-income rates among near seniors because of their being in the sandwich generation. We have a huge glut at that particular age group. Could I just ask Ms. Glover to comment on the kinds of things we're finding right now in that particular area, both financially and socially?

Mrs. Barbara Glover: I'm a labour-market person, so I'm not well equipped to answer social questions, but I just want to say on the labour market, it's true that women 55 to 64 are not working, either as much as younger women or as much as men. Of course I don't have that table. I have 10,000 tables in front of me, but not that one. But I think it's going to be less than 50%. I just found it: 55-plus.... I have a funny ratio, which is the ratio of women to men, which isn't that....

So the starting point for the problem is that women of that age work much less than men, and I don't think it's 50%. In a minute, somebody is going to hand me a great table I know, but I won't be able to read all the numbers.

I think someone should answer your question, which is about the social impact and the explanation of the income. If Virginia or Statistics Canada could answer that....

Just in terms of the employment, it looks as if it's 30%, only one-third. I'm reading this fast, but it looks as if one-third of women 55 and over are participating in the workforce.

The Chair: Thank you.

Ms. Mathysen realized what her question was. We'll give you back your time.

Mrs. Irene Mathysen: I found it.

I was meeting with a group of women this morning and I'll direct this question to HRSD and anyone else who can jump in. The federal government has extended maternity leave to one year. But most child-care centres will not accept children until they're 18 months old. Does the federal government have a role? Because this creates quite a gap in terms of stress and a financial gap too. Has any consideration been given to the fact that this is a reality in terms of what women are facing?

Ms. Virginia Poter: There's certainly awareness that there is a gap. You may be aware that the provision of child care is a provincial jurisdiction, and the maternity leave provisions under EI are federal. I'm unaware of any plans underway right now to look at extending EI, but we could endeavour to find out about that for you.

Mrs. Irene Mathysen: Okay, that would be great.

Are there any other comments in that regard?

• (1720)

[Translation]

Mrs. Sylvie Michaud: The National Longitudinal Survey of Children and Youth may provide you with some information on that issue. This survey has been around since 1994 and was sponsored by Human Resources and Social Development. It focuses on the development of children. It contains information on various aspects. There may be some specific questions in this survey that could help you.

If you want more information on the issue, I can give you the name of the manager to contact: Jacqueline Mayda.

[English]

The Chair: Ms. Mathysen, would you like to give some time to Mr. Dhaliwal, if your question has been answered?

Mrs. Irene Mathysen: Yes, thank you.

The Chair: Mr. Dhaliwal, you've got two minutes.

Mr. Sukh Dhaliwal: Thank you, Madam Chair.

When it comes to those women who have already retired, all the under-tasked women, immigrant women, and aboriginal women, do you see a positive trend in the improvement of their status?

Ms. Monica Townson: I'm not sure I have the information on that to see how well they've been doing. Sometimes it's difficult to get the statistics broken down by particular groups, ethnic groups, or whatever. People at Statistics Canada may have that information, but in my experience, it isn't always available. So it's difficult to measure whether there has been an improvement among certain groups of women.

Mr. Sukh Dhaliwal: Do you see any improvements to their economic status in the future?

Ms. Monica Townson: A lot will depend on whether they've been participating in paid employment. Some ethnic groups have lower rates of labour-force participation than Canadian-born women do. The labour force people here may be able to add to that.

Mrs. Barbara Glover: Yes, certainly recent immigrants are participating less in the labour market. Of course that has an impact, not only now but in the future, in terms of their well-being.

Mr. Sukh Dhaliwal: So when you say "impact", are you looking in the negative direction, or are you looking in the positive direction when it comes to economic security?

Mrs. Barbara Glover: I think Statistics Canada had an excellent publication last week on what's happening in terms of immigrants and poverty. Of course the story is not one that any of us would want to see. Immigrants in the current decade have faced considerable challenges in the labour market. They are doing considerably more poorly than previous cohorts of immigrants who came to Canada. I've forgotten the name of the report, but it's perhaps *Poverty and Immigration* or something.

The Chair: Thank you.

I'd like to thank the witnesses for being here, for participating, and giving us of your time and knowledge. If you have any additional material you'd like to submit to us, you're welcome to.

As is my normal practice, I will give you two minutes, as a group, for closing remarks.

Ms. Townson, would you like to go first?

Ms. Monica Townson: Yes.

Just to summarize, you mentioned that we had all given you statistics. I guess statistics can be dry sometimes, but on the other hand, we need those statistics in order to demonstrate where the issues and difficulties are and so on. I think it's important to look at those, not to be thinking, well, I know so and so, and that person is having these and these difficulties, so that must apply to everybody. Anecdotal evidence, in my experience, is not a good way to develop policy. We do need the statistics to support the arguments we'd like to make.

The other point I would make is that while the situation of senior women today has improved dramatically over the last twenty or thirty years, that improvement will not necessarily continue. It's important to look at the situation of women who will be coming up to retirement in the future.

The Chair: Ms. Glover.

Mrs. Barbara Glover: I want to go through the follow-up that we said we would do. We will provide additional information on homelessness. And we encourage people to ask questions on the gender-based analysis in the next session that HRSDC officials will be attending.

I think I'll send the immigration and poverty paper from Statistics Canada to the committee, because I didn't have the information at hand.

In my intro I said that down the road we're doing work with the OECD, to look at the labour market side of this issue across OECD countries. We think that is just so interesting. We'll make sure to get that report to the committee as well. It will probably take six months or longer.

• (1725)

The Chair: Thank you.

Mr. Lindsay or Madame Michaud.

[*Translation*]

Mrs. Sylvie Michaud: Garnett Picot wrote that particular article.

There have been some questions regarding immigrants and aboriginals. I'd like to do a bit of advertising and state that the census data will be released starting in March. It is really the census data that will enable you to understand the situation of particular groups, understand what is going on for people who are 75, 85 and older, on and off reserve.

In the next few months, starting in March, and for the next year, you will have up-to-date information that will help you in your discussions.

[*English*]

The Chair: Thank you.

On our schedule on Tuesday, February 20, will be the Native Women's Association of Canada—to be confirmed—and the National Organization of Immigrant and Visible Minority Women. Perhaps that will give us a different perspective as well.

Thank you once again for coming.

Thank you, members.

The meeting is adjourned.

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