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## **Standing Committee on the Status of Women**

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**EVIDENCE**

**Tuesday, April 9, 2019**

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**Chair**

**Mrs. Karen Vecchio**



## Standing Committee on the Status of Women

Tuesday, April 9, 2019

• (0945)

[English]

**The Chair (Mrs. Karen Vecchio (Elgin—Middlesex—London, CPC)):** Welcome to the 137th meeting of the Standing Committee on the Status of Women. Today, we'll continue our study on the challenges faced by senior women with a focus on the factors contributing to their poverty and vulnerability.

I am pleased to welcome, from CARP, Laura Tambllyn Watts, who is the Chief Public Policy Officer.

From Dalhousie University, we welcome Lori Weeks, Associate Professor, School of Nursing. She's here by video conference. I would just note that we're having a little difficulty with that. Lori, we're going to do our very best to make sure that we stay connected and that the questions are answered, but if there are any problems, we may lose you.

From Pauktuutit Inuit Women of Canada, we have Anita Pokiak, Board Member.

Since both Laura and Lori have already given their seven-minute introductions, we'll have Anita give her seven-minute introduction. The rest are just questions and answers today.

Anita, I'm turning the floor over to you for seven minutes.

**Ms. Anita Pokiak (Board Member, Pauktuutit Inuit Women of Canada):** *Qujannamiik*, Madam Chair.

*Ulaakut*, members of Parliament, Chair, Co-Chair, guests and staff.

My name is Anita Pokiak, and I'm pleased to be here with you today on behalf of our president, Rebecca Kudloo. I am a member of Pauktuutit Inuit Women of Canada's board of directors from Tuktoyaktuk, Northwest Territories, representing the western Arctic. Pauktuutit Inuit Women of Canada, incorporated in 1984, is the national representative organization of Inuit women.

Our homeland is important to our culture, our way of life. Our population is approximately 65,000, and we mainly live in 51 communities across Inuit Nunangat. Most of our communities are small, isolated and only accessible by plane. Our elders have always played and continue to play an important role demonstrating leadership through their wisdom and knowledge. They are the keepers of our tradition, heritage, culture and language. In our culture, both men and women are recognized as elders.

We must remember that, before the 1940s, we lived out on the land. Beginning in the 1950s, we were forced to permanent settlements with promises of education, health care and housing. By 1970, those born on the land had witnessed the creation of permanent settlements without adequate conditions to ensure our well-being. Our communities continue to face a large gap due to the Government of Canada's ongoing underinvestments. We do not share the same standards of living or access to health and social services, food, housing, employment, education or socio-economic development as most other Canadians. These conditions have a distinct negative impact on our elderly and can lead to circumstances for elder abuse.

For example, because of the severe shortage of housing, extended family often have to rely on elders for housing or other financial assistance. Elders are often the leaseholders of social housing units. They can be taken advantage of by other family members who moved in and cannot contribute to household costs, including rent.

For elders, a home should be a safe environment. Living in the crowded conditions such as three families in a two-bedroom home creates significant stress for all family members. It puts everyone at risk for poor nutrition, disease and family violence, including elder abuse. It can also make it difficult for elders to receive home care services. Social housing policies prohibit retrofitting any accommodation such as ramps to suit wheelchairs.

For elders in the communities with a safe shelter, the few existing services might not be appropriate for older women. Shelters are only intended for short-term stays. When elder women need somewhere to stay long term, there is no second-stage housing available in the Inuit Nunangat.

Inuit who face the highest vulnerability to food insecurity are single mothers and elders who often rely on pension income. Even with access to social assistance, because of the extremely expensive cost of food in the north, many elders can not buy healthy food and simply struggle to have enough to eat.

There are not enough trained Inuit home care service workers to assist our elders. The need to travel for most health care services affects the quality of life for elders and their families. Communities with limited health care services may not have access to the medical technology, equipment and supplies required to meet their needs. The lack of culturally appropriate and safe palliative care in communities is a large gap.

In Nunavut, there are 25 communities with only 44 long-term beds spread between Igloodik, Gjoa Haven, Cambridge Bay, Iqaluit and Arviat. The wait-list is nearly three years.

• (0950)

There are no facilities in Inuit Nunangat for dementia care. As a result, elders are routinely being sent to residential care facilities thousands of kilometres away. Here in Ottawa, there are around 30 Nunavummiut elders at Embassy West Senior Living. In my region, because of the lack of long-term care facilities, our elders are being sent to facilities in Inuvik and Yellowknife, which often have long wait-lists. We should not have to send our elders out of our communities or down south for specialized care. Saying that it is challenging and expensive to provide care for Inuit Nunangat is not an excuse.

Many of our elders who are being sent out of Inuit Nunangat to the south for care are the same elders who experienced colonization and residential schools first-hand, only this time they are being sent away and will never return. First they took our children and now they are taking our elders. Our families and communities are losing our elders. They should not be removed from their families, traditional foods, language, culture and environment. In another 50 years, will there be another payout and an apology for this? This is not reconciliation.

Inuit women are the main providers of care for family members, including elders. The federal government must take leadership in consultation with Inuit women to develop a solution to provide for dignity and better quality of life for our elders. This requires a dual investment, both in facilities that incorporate our way of life and in building capacity within our own communities so that we can take of our elders.

Thank you for listening.

*Qujannamiik.*

**The Chair:** Thank you very much, Anita.

We're going to start off with our first round of questions.

I'm going to turn the floor over to Eva. You have seven minutes.

[*Translation*]

**Mrs. Eva Nassif (Vimy, Lib.):** Thank you, Madam Chair.

I want to thank the witnesses for being here today.

Ms. Pokiak, you said that elder women were the ones who took care of the family. You also said that health care was neglected in the north because of the remoteness and the living conditions of elder women.

Could you tell us about this? How does the remoteness of Inuit communities affect elder Inuit women?

[*English*]

**Ms. Anita Pokiak:** I'm sorry. I'm not familiar with interpretation. If you don't mind, could you just repeat that for me, please?

[*Translation*]

**Mrs. Eva Nassif:** Okay.

You talked about the poor living conditions of elder Inuit women. I want you to elaborate on this and to tell us how the remoteness of Inuit communities affects elder Inuit women.

[*English*]

**Ms. Anita Pokiak:** Yes, the hardest is that, number one, Inuit women look after their own families, their grandchildren and their great-grandchildren. They are in overcrowded homes. The other part is that when our elders have to be placed away from home, they are thousands of miles away, and people don't have the financial means to go and visit people who are placed down here in Ottawa, for instance, because of the financial cost.

I hope I answered your question.

• (0955)

[*Translation*]

**Mrs. Eva Nassif:** Yes.

The work of your organization, Pauktuutit Inuit Women of Canada, revolves around three top priorities. You spoke about improving social and economic development, improving health outcomes and preventing violence.

Could you elaborate on the relationship between health, social and economic development, and the prevention of violence against elder Inuit women?

[*English*]

**Ms. Anita Pokiak:** I'm not sure if I understood you correctly on that, but I will try my best.

Pauktuutit does a lot of work all across Inuit Nunangat regarding the three subjects you just mentioned. We have a board member from each region. They all work very hard on those three subjects.

[*Translation*]

**Mrs. Eva Nassif:** Ms. Tambllyn Watts, the "Advocating for Canadians as We Age: 2018-19 Impact Report" published by your association, the CARP, contains some of the main concerns of Canada's seniors. It also provides information on what Canadian seniors are experiencing.

Could you summarize some of your report's findings?

[*English*]

**Ms. Laura Tambllyn Watts (Chief Public Policy Officer, CARP):** What we know is that older women are under-studied as a cohort, so in many of the studies we bring in demography only in a way of weighing out different aspects, but not the experiences of women themselves. I commend to you the research report, which we support, by the Canadian Centre for Elder Law, which I know presented to you earlier.

When you look at the experiences of older women, you see they are often experiences, as my colleague has mentioned, of poverty, abuse and challenges with family caregiving with the multi-levels of marginalization they experience. There are very few studies done on the experiences of older women, perhaps with the exception of some of the work by Dr. Lynn McDonald. CARP has been calling for the experiences of older women to be studied much more.

[Translation]

**Mrs. Eva Nassif:** You created a platform. How did you design it? What measures affecting seniors did you use to create it?

[English]

**Ms. Laura Tamblyn Watts:** Our platform is called "The Faces of Canada's Seniors: Making Canada the best place to age", which you see here, and it has five key pillars: financial security; abuse prevention; caregiving and housing support, and those are together for so many of the reasons that my colleague was mentioning; exceptional health care; and social inclusion.

The development of that platform is a combination of review of the literature and consultation with key experts, but also consultation with the experiences of our more than 320,000 CARP members across this country. We conducted interviews and both qualitative and quantitative surveys, and we were able to make sure that we could reach into the experiences of a pan-Canadian approach to older adults. Our policy platform was developed with a number of different methods.

[Translation]

**Mrs. Eva Nassif:** Does your platform include gender-specific measures? Have you shed light on this aspect?

[English]

**Ms. Laura Tamblyn Watts:** The platform itself is more of policy platform, so it makes key asks of different levels of government. Some of those key asks are specific to gender or sex.

In particular, we call out for changes to the ways that we calculate things like GIS and OAS for older women. We would make changes and support a provision parallel to child-rearing benefits for all years of full-time caregiving as a very specific request. We also call out for specific measures to reduce domestic violence in later life, which is a prevalent form of abuse across the life course. It's a form of both elder abuse and domestic violence, which particularly affects older women. We are calling out and we are tracking the experiences of women as we expand our platform right now.

● (1000)

[Translation]

**Mrs. Eva Nassif:** We know that seniors in Canada face many issues. I want you to share the two main recommendations that you would like the federal government to implement.

[English]

**Ms. Laura Tamblyn Watts:** Without question, they are financial security and abuse prevention.

**Mrs. Eva Nassif:** Madam Pokiak, can you please tell me your top two priorities in recommendations for the federal government, for Inuit seniors?

**Ms. Anita Pokiak:** Okay. For that one, our priorities would be to have facilities in Inuit Nunangat instead of sending our elders away from the community, and also financial assistance.

Thank you.

**The Chair:** Thank you very much.

We're now going to turn the floor over to Rachael Harder for seven minutes.

**Ms. Rachael Harder (Lethbridge, CPC):** Thanks so much for joining us.

My first question is for Ms. Pokiak.

Thank you for sharing testimony with us with regard to the experience of Inuit women. My question for you is with regard to respect for tradition and culture.

We had another witness who talked about the importance of women being able to hold their autonomy, their independence, their will, their strength, their power and their importance without being isolated, to be honoured and respected within their communities and to be given a place of importance, value, worth, dignity and respect.

In Inuit culture, I would imagine that some of these things would stand true or be important as well. I'm wondering if you can comment on that.

**Ms. Anita Pokiak:** That is something else that we are losing in our culture, with other stuff. It's language and respect of not only Inuit women, but of family as a whole. Elders are our teachers for the younger generation. Removing our elders from their environment, their community, their traditions and culture and sending them into a very different culture down south is, to me, taking respect away from our elders.

**Ms. Rachael Harder:** Would you mind commenting a bit more on the statement "elders are our teachers"? I think what you're pointing to, if I may, is the important role that these women have to play in the lives of the rising generation—their children and their grandchildren. I'm wondering if you can share some observations with regard to how these women play an impactful role in the lives of the younger people in their communities.

**Ms. Anita Pokiak:** When I was speaking earlier regarding our elderly women being our teachers, it is in everything from child-rearing to teaching children how to respect, how to live our traditional life, how to do our clothing and how to teach respect for other cultures. It begins at home, and it's really sad that we can't.... Our elders are our teachers. They go into the schools and are a part of the education. Our elders being moved away is taking that away from the Inuit culture as well.

● (1005)

**Ms. Rachael Harder:** Thank you.

Another line that you used is that it begins at home. Can you talk about the important role that these women play within the home life of those in their community, particularly their families, but perhaps the families of others as well?

**Ms. Anita Pokiak:** Everything begins at home with our culture. We try hard with our language, keeping our culture, learning to sew and stuff. Also, as I said, in the school.... We have to teach our children, because the teaching begins at home and then it spreads out into the community.

**Ms. Rachael Harder:** You were asked by Eva, my colleague, to give recommendations to the government. I think maybe you ran out of time. Are there other recommendations that you would like to offer to the committee today?

**Ms. Anita Pokiak:** The main one that I have is that we really need to keep our elders at home. It is so hard when our people are down south. It is financially costly for people to come down here. When elders are down here, elders deteriorate very fast.

I'll give you an example. Let's say that somebody was at Embassy West here, and somebody was from Resolute Bay or even Rankin Inlet. Say your family member is going to pass away. We need you down here. We need a next of kin here. It's going to take days to get down here. Not only that, but weather is a factor up north. It is so sad that somebody should pass away. That's what's going to happen when people are placed down here. People cannot afford to come and be with family. The government pays for two family members to come down here to visit once a year. That, to me, is a real priority.

The other one is shelters in the community for women. There are no shelters in our communities, in the smaller communities. Those are real priorities: shelters for safety, facilities for elders—even independent living homes for elders are really important—and financial support.

Thank you.

**Ms. Rachael Harder:** Thank you very much for your time.

**The Chair:** I now pass the floor over to Marjolaine.

You have seven minutes.

[*Translation*]

**Ms. Marjolaine Boutin-Sweet (Hochelaga, NDP):** Thank you, Madam Chair.

As I did earlier, I'll ask my questions in French.

Ms. Weeks, you also have access to the interpretation, don't you?

[*English*]

**Dr. Lori Weeks (Associate Professor, School of Nursing, Dalhousie University):** Yes, I do.

[*Translation*]

**Ms. Marjolaine Boutin-Sweet:** Thank you.

I was the NDP housing critic for a number of years. I toured across Canada in that capacity. I went to Nunavik with my colleague, Romeo Saganash. What you described earlier, a situation where 14 people live in a two-bedroom house with mouldy bathrooms, I saw with my own eyes. I know that this is happening across Canada.

I also heard last week from chiefs in southern Ontario, one of the richest regions in Canada, that there was no drinking water in their communities because the water purification system was too old. I was stunned to hear that.

As a result, the living conditions in the north and in other places are difficult for indigenous peoples, including Inuit.

The government recently introduced a housing strategy. I think that it's the beginning of a strategy. It's still missing some things, such as an indigenous housing strategy.

Ms. Pokiak, I want to know what you and your group could recommend to the government. The government tells us that an indigenous housing strategy is forthcoming. This includes Inuit

housing, of course. What could the government include in an indigenous housing strategy to lift Inuit women out of poverty?

• (1010)

[*English*]

**Ms. Anita Pokiak:** Thank you.

I don't really have much experience in housing, but I'll just talk from my experience, which is that, for one, what we are really lacking in the communities for overcrowding—and for our elders to get away from an abusive situation—is a way to lessen that overcrowding. That puts a lot of stress on them. Also, we need to have homes in the communities where there's independent living, and where an elderly couple can have an apartment with their own access to the building. We also need to have another facility where there's 24-hour care for people in need. It's different from a dementia centre; they just need 24-hour care.

Some of the communities have independent living, but there is not enough. I know that a lot of the elders don't like to go into centres. They like their dignity and to be on their own. If they had an apartment for independent living with their own access and their families could have access to them without disturbing other people, I think that would work better. That would decrease the overcrowding of homes, with less stress and less abuse for the elders.

[*Translation*]

**Ms. Marjolaine Boutin-Sweet:** There's a serious lack of housing, first of all, and social housing. The places where I went, at least, had 95% social housing. It's clearly not enough to build one or two houses per village each year.

You said something else that struck me. When seniors are sent to live in residential facilities thousands of kilometres from home, it reminds them a great deal of residential schools. It brings back trauma.

You're asking the government to build shelters for senior women. I suppose the shelters are also for young women. In addition, you're asking the government to build facilities where seniors who want help can receive it. You're talking about 24-hour care.

In terms of women's shelters, I was thinking more along the lines of shelters for young women. We often hear that young women don't want to move to shelters far from home because they risk losing their children. However, you reminded me that senior women also need shelters adapted to their situation.

Do you have any comments on this?

[*English*]

**Ms. Anita Pokiak:** I'll speak for my region. I have six communities within my region. There are two shelters. The main shelter is in Inuvik. Sometimes we have access to that when we need it. There is also one in our community, but that's for battered women. Also, that is used sometimes for the elderly when they're being abused. They can stay there, but they can only stay there for three days.

We need a shelter for the elderly in our communities. I know it's hard that we can't put something into each community, but it would be nice to have even a regional one and not to be sending them south, so that they're up in the north, up where they have access to their language and their traditional foods and culture.

• (1015)

**The Chair:** Thank you very much.

We're now going to you, Salma. You have seven minutes.

**Mrs. Salma Zahid (Scarborough Centre, Lib.):** Thank you, Chair.

My first question is for Ms. Watts and Ms. Weeks. You have both done a lot of work in your careers on the issue of elder abuse. You talked about that in your testimony. Have you gathered any insight during your work on the intersectional issues at play and whether or not minority senior women are more vulnerable due to language and cultural issues and the more social isolation they face?

**Ms. Laura Tamblyn Watts:** Elder abuse is an issue of gender. There's no question about it. When we look at the proportion of people who are subject to elder abuse, it's approximately two-thirds women. Similarly, the portrait of an abuser about three-quarters of the time tends to be a man, with the exception of financial abuse, which actually has a lower rate. I'm taking frauds and scams out of that conversation. I'm talking about relational elder abuse, where there is usually an expectation of trust within a relationship. Fraud and scams are to the side. We don't necessarily have demographic data on that.

I would draw your attention to the 2015 elder mistreatment study that was run chiefly by Dr. Lynn McDonald at the University of Toronto. I was part of that study as well. It looked at the experiences across the country of elder abuse on a gendered basis. That information is also available on a province and territorial basis. I would be happy to share that information with the committee, if you'd like. Overwhelmingly, when we hear qualitative research on the experiences of older women, we see the intersectional piece being so critically important in terms of their social vulnerability.

I want to speak a little bit to the piece on newcomers and sponsored immigrants, who are perhaps some of the most vulnerable in terms of the requirements for family members to take, quote, "full responsibility financially" for the older adults who may have been brought in. That sets up a dynamic of deep concern about abuse and neglect that has a gendered element to it, particularly when we see financial resources being taken away, or, alternatively, simply not being made available to them. In some cases, women will come with their jewellery and some of their portable assets, which get taken into the family and the women then won't have. There is a significant concern around dependence and social vulnerability for older women who are experiencing intersectional marginalization due to sponsorship or immigration.

**Mrs. Salma Zahid:** [*Inaudible—Editor*] Scarborough chapter.

**Ms. Laura Tamblyn Watts:** Yes, we do.

**Mrs. Salma Zahid:** I represent a very diverse community, so we hear about these issues there also.

Ms. Weeks, would you like to add to that?

**Dr. Lori Weeks:** In answer to that question, I am involved right now, having to do with the diverse needs of older women who experience intimate partner violence. This is a study that's funded by Justice Canada. We're looking at a lot of the.... We certainly have a growing body of knowledge about the needs of older women who experience intimate partner violence, but we haven't had very much information on the needs of specific groups of women. We've been able to find out some very interesting things by looking at the needs of women who are immigrants to our country. For example, a doctoral student who is working with me is [*Technical difficulty—Editor*] country, and she [*Technical difficulty—Editor*] women who are immigrants to Canada from that background and also people who support these women.

As you mentioned, intersectionality issues of culture and gender and immigrant status can have a big effect on the comfort level, I think, of these women in terms of [*Technical difficulty—Editor*] once they come to Canada—

**The Chair:** Lori, we'll have to cut it there for a moment. We're having some issues with the audio. Just hold on for one moment.

Lori, we are so apologetic. We are having some technical difficulties with the audio that's coming in. It's cracking and causing great problems for the people who are working in the translation booth, so we will have to cut your testimony off. I am so sorry. I will have Kenza, who is our clerk, reach out to you to see if there are any additional options. I'm sorry about this, but we cannot take the audio in right now. We'll have to cut this part. I feel so bad.

To all the committee members, we'll be able to speak with Anita and Laura only, and not with Lori.

• (1020)

**Mrs. Salma Zahid:** Can we get her written submission or something?

**The Chair:** A written submission has already come in from Lori, but we'll see what other options are available for us as well.

Go ahead.

**Mrs. Salma Zahid:** My next question is for Ms. Watts.

One area we have not gone into during this study on seniors is seniors and nutrition. A Statistics Canada study quoted by the CCPA warned that one in three Canadian seniors is at risk of being malnourished, and we know that nutritional risks increase the likelihood of hospital stays.

Is there enough focus on prevention programs such as nutrition and meal planning to help prevent hospital visits?

**Ms. Laura Tamblyn Watts:** Hunger and nutrition and how that intersects with health is one area that CARP has been looking at. We know that users of food banks are often seen as young families. Not to take away from that real and pressing need, we know that the sharp increase in food bank users tends to be due to older women, often older women who have very few financial resources or social connections.

We know that for women who may have good supports in the community, adequate nutrition is often not part of their daily regime, whether they can't get food, whether Meals on Wheels and other types of services aren't necessarily available to them. Whether women in rural communities have increased access is a real question. We're starting some research into this area but I can tell you it's a pressing concern. What we know is that nutrition plays a huge role, not just in terms of health, but also in making sure that we're able to stabilize quite prevalent conditions such as diabetes.

**Mrs. Salma Zahid:** Diabetes and some kidney diseases are very common among senior women.

**Ms. Laura Tamblyn Watts:** Indeed. Urinary tract infections, bladder infections and kidney diseases are some of the biggest challenges associated with cognitive impairment in older adults. Very often what we see is that people are being diagnosed with dementia when actually they lack proper nutrition and are having challenges with those types of diseases. So, we have an outflow event as well. We need to make sure that we're doing proper discharges after acute incidents, whether the older adult has had the flu or shingles or been in hospital for a fall. Discharge is usually very short and consultations are rarely at-home consultations. Nutrition visits are one of the key areas that could really make a huge difference for people.

**Mrs. Salma Zahid:** Specific nutrition issues can really be a big issue in long-term care facilities. Sometimes seniors are not able to find food they can eat that also meets their cultural needs.

**Ms. Laura Tamblyn Watts:** One of the areas that we've actually identified as a growing area of elder abuse is the area of cultural elder abuse. I am speaking very much to what my colleague was saying. I would also offer that being taken out of your community and brought down south would be a cultural form of elder abuse, particularly when it leaves the older person far from their food. Certainly in long-term care facilities where we see specific needs, they are usually provided for in legislation but not always provided for in reality.

**Mrs. Salma Zahid:** Ms. Pokiak, would you like to add something?

**Ms. Anita Pokiak:** Yes, thank you.

Regarding nutrition, you're so correct on that. Even for those of us who are not ill, when we, as Inuit, get off track from our diet, it doesn't agree with our system. For somebody who is ill, that makes it even worse. I don't know about Iqaluit, but in my region, in Inuvik region, some of the hospitals do give some traditional foods to people in the hospitals. That's one of the big things for our elders who are taken away from their homes and living down south. They have no access to their country foods that are nutritious and that their bodies are used to.

•(1025)

**The Chair:** Thank you very much.

We're now going to Rachael Harder.

You have five minutes.

**Ms. Rachael Harder:** Thank you.

Ms. Watts, can you talk a bit about the economic security of seniors, and in particular senior women? One of the things that I'm

interested in hearing your thoughts on has to do with using TFSA's as a means to save.

Have you observed that this is helpful to seniors in Canada or would you say otherwise?

**Ms. Laura Tamblyn Watts:** Financial security is one of the most important issues when we're looking at older adults broadly and in particular older women. Currently, 76% of unattached older women live in poverty.

When we look at the TFSA, we see it can be a helpful tool. I would offer that in our experience it is rarely the tool that older women think about or indeed that financial advisers are thinking about when they're thinking about older women. Typically they're looking at either public pensions or private pensions and pension security, which is a great concern. That's not to say TFSA's can't be helpful but as older adults across the life course, looking at the impact of gendered work, we see that many older women are dropping out of the workforce, if they have been in it at all, and have challenges with pension security above all things. Sometimes the ability to have enough money for a TFSA is actually the challenge.

I think it's a tool to be considered, but if I were thinking about what was most pressing, it would be things like GIS and OAS and the ability to use deferred annuities, which has been announced, and so on, that tend to be more top of mind.

**Ms. Rachael Harder:** Are you aware that the vast majority of seniors in Canada have a TFSA?

**Ms. Laura Tamblyn Watts:** Many people generally do. Many women do. I'm just saying that when people are thinking of top-of-mind financial security, it does tend to get lumped in more generally. I think they can be extremely useful tools, but they're rarely culled out for specific financial planning for older women, in our experience. It may simply be because we're often dealing with concerns of pressing poverty and retirement safety that TFSA's have been lost a little bit in the thinking around the planning, but are often used in reality.

**Ms. Rachael Harder:** Do you not think that mechanisms for savings can help be somewhat of a preventive measure in terms of helping a woman prepare for financial security in her future, so that she doesn't face those issues of poverty, perhaps to the extent that you're currently observing?

**Ms. Laura Tamblyn Watts:** Absolutely.

When we're thinking about financial literacy, we look at a life course approach. We've seen that some tools have been created for women, and I'll point to the tools created by the FCAC for older people. But, taking a life course approach, helping women understand the roles that different financial mechanisms play across their life course, is very important.



We know that a just-in-time approach can be very helpful, as well as a planned approach. A planned approach for financial security is putting things in schools, and so on. But we know that there are points in time that older women are thinking about their finances. There are opportunities to connect with local community resources to strengthen their awareness about tools like TFSAs and other mechanisms at earlier stages, so fifty, sixty, seventy, across the board.

**Ms. Rachael Harder:** You're saying there are points of time when women are considering their financial security. You would say that doesn't happen until they're in their fifties or sixties?

**Ms. Laura Tamblin Watts:** No, it depends on life stage issues.

I think that some of the concerns that we see are really prevalent to family caregiving norms. We have heard time and time again older women say that it just didn't occur to them, because they were too busy raising their kids or they were hoping that their Sears pension would be safe, but all of a sudden they don't have a pension anymore. Careful planning of course is important for everybody and I would offer that careful planning is even more important for single women, who are overwhelmingly the poorest cohort.

In terms of people who are doing their planning, what we know is that life stages are opportunities to support greater understanding about tools and mechanisms, whether that be having children, going back into the workforce, applying for a job, divorce, or death of a loved one.

•(1030)

**The Chair:** I'm going to pass the floor over to Emmanuella.

You have five minutes.

**Ms. Emmanuella Lambropoulos (Saint-Laurent, Lib.):** Thank you for being with us today, Ms. Watts.

If you could give our government a couple of recommendations what would they be? I mean specifically with regard to improving financial security among older senior women, not necessarily only when they're single, but in general.

**Ms. Laura Tamblin Watts:** Thanks very much.

I cannot overemphasize how important it is for us to modernize some of the rules that are holding women back from being able to have financial security across their life course, but more specifically as an older person.

When we look at what's top of mind, If I could make a recommendation, it would be to eliminate 71 as a mandatory age for RRIF withdrawals. You have RRSPs until 65 and then those convert to RRIFs. At 71 right now we're required to withdraw that money. Very many people wish to continue to work, or indeed need to work. There's a challenge with the taxation process that doesn't need to be there. When 71 was established, we died at about 73 or 74. CARP is calling for that number to be eradicated and let people earn across their life course.

The second piece I would offer is to focus on the question of pension protection. We've seen with Sears and many other equally traumatic cases that if older people can't rely on their pensions, then we know they're going to be less interested in saving in a pension. We need to support greater confidence in pension protection.

By that, we would offer two pieces, which would have the benefit, as we know, of supporting older women specifically. The first is to create a superpriority in the case of an insolvency, by which they would be first in the line to get their own assets back out of the company before they're divested to other foreign entities that are creditors. Right now they're back of the line. Second is to create a mandatory insurance fund for the gap between the pension...maybe a fund of up to 70% or 80%. We'd like to see that be ensured.

Those two pieces would make a huge difference in the lives of women across the board.

**Ms. Emmanuella Lambropoulos:** Thank you very much.

**Ms. Pokiak,** thank you very much for your testimony this morning. You mentioned the fact that there are about 44 beds in all of Nunavut. I don't think that's what you meant.

**Ms. Anita Pokiak:** Yes.

**Ms. Emmanuella Lambropoulos:** That's ridiculous. I'm sorry that this is the situation.

I want to be very clear in the recommendations. Can you give us a specific recommendation that would help with this particular problem?

**Ms. Anita Pokiak:** The recommendation would be to have centres within our region and within our communities.

**Ms. Emmanuella Lambropoulos:** Earlier, when Ms. Harder was asking you questions, you mentioned that elders are an extremely important part of your community, but there's been a lack of respect lately. Can you speak a little more to why you think people are losing respect for elders?

**Ms. Anita Pokiak:** The education system is one. Losing our language is another and losing our elders, because our elders are our teachers.

I hope I answered your question.

**Ms. Emmanuella Lambropoulos:** Keeping them within the community obviously would be the best solution to many problems, because you see them as teachers and they help provide lessons in culture.

Is there anything else you'd like us to do, other than providing more facilities within the region?

**Ms. Anita Pokiak:** Yes, and another thing, it's not only hard on our elders who are being taken away, but it's also a big disruption to the extended family as a whole. They're losing somebody. It puts a lot of stress on families, not only financially but emotionally. It's exactly the same thing as the effects of residential schools, but this time it's not children; it's our elders.

Also, the need for second-stage housing would be another recommendation.

•(1035)

**The Chair:** That's excellent. Thank you very much.

We'll now pass the floor back to Rachael Harder for five minutes.

**Ms. Rachael Harder:** Thank you.

Ms. Pokiak, I had the opportunity to visit Nunavut in March 2018, about a year ago. During my time there, I had the opportunity and privilege to visit 11 communities in nine days. I went as far north as Grise Fiord and it was an incredible experience. I had the opportunity to be in small communities throughout the region, to sit with people in their homes, radio stations and hotels, and to talk with them about their lived experience.

I took away many observations and a deep appreciation for the way I saw life being lived and for the culture, the heritage, the tradition, the history and the power of story.

One of my observations was that the traditional way of life is slowly eroding. I had the opportunity to talk with a number of people who are fishers and to chat with them about what they used to know and what they know now, in terms of being able to exercise their rights to hunt and fish.

One community that I had the opportunity to visit was Pangnirtung. In this community, the week before I arrived, there were more than a handful of suicide attempts—in one week. Upon arrival, I had the opportunity to sit with a group of about 12 young people from the community and to hear their stories and their reflections on what was going on in their village.

One of the things they shared with me was that they felt their traditional way of life was being robbed from them. They didn't have the opportunity to do the things their elders talked to them about having done during their childhoods. There was a sadness there, a sorrow and a grieving that was taking place. One used the word "bored" to describe his life. Another was just very, very sad. She expressed a lot of sorrow with regard to the place she was at in life and her family as a whole.

I also had the opportunity to talk to a number of elders within this same community. They shared with me their deep concern for the rising generation and what they were inheriting. They were very concerned about the fact that their way of life was being threatened.

I share this because my experience there has stuck with me and very much informed my appreciation for Inuit and for your way of life.

Elders play a very key role, and it's one that I would say the rest of Canada doesn't have the same appreciation for. Can you comment a bit on the impact that women in particular play with regard to helping give meaning to others within the community? In other words, there's an impartation of identity that takes place from the older generation down to the other generation. That seems to be somewhat lost, or under threat, I'll say.

Is that true? Can you comment on that?

**Ms. Anita Pokiak:** Yes, thank you.

Yes, that's very true. It's all about respect. We were the teachers of our children in everything. Our men taught our boys and our women taught the girls. We were teachers of everything—sewing, way of life, how to raise a family and how to hunt—everything.

When families off the land were placed into settlements, that all started with the taking away of our children. Everything was to be taught in the schools or by the missionaries. All that was taken away

from the elders. Today, our kids are getting educated and they're losing their respect for everything, for our culture, for the land and for the animals.

We have to get that back. That's why it's really important that we get our elders into the schools, because they're not getting the teachings at home anymore. We have to put our culture and language into the schools so that we gain that respect back. It's all about respect for our people, for our land and for our animals.

● (1040)

**The Chair:** That's excellent.

Thank you very much.

We're getting very short on time now.

Sonia, I'm going to give you one question, then we'll turn to Marjolaine for one question, and then we'll be finished for the day.

Sonia, you have the floor for one question.

**Ms. Sonia Sidhu (Brampton South, Lib.):** Thank you, Chair.

Thank you for being here.

Ms. Watts, I know CARP. I have had meetings from time to time with CARP in my riding of Brampton South. I know they are big advocates for better health.

You mentioned abuse prevention. What kind of resources do you have for abuse prevention in elders?

**Ms. Laura Tamblyn Watts:** There are so few resources in this country. It shames us if we look at the comparative jurisdictions in the G20. There is not one place for older adults to call. We've been advocating for a phone line. We already have a national crime prevention phone line that could be used as an elder abuse phone line. We've not had an awareness campaign on elder abuse and neglect since 2009. The prevalence of elder abuse and neglect is considered to be about one in six older people. The resources by contrast are almost non-existent.

This federal government has a role it can play which it has not yet had the opportunity to play, but we hope it will. The provinces and territories are cutting back the very little community-based funding there is.

It's shocking, and it doesn't need to be. The rates of elder abuse are expanding quantitatively.

**The Chair:** That's excellent.

Thank you very much.

We're now going to turn it over to Marjolaine.

[*Translation*]

You have time to ask a question.

**Ms. Marjolaine Boutin-Sweet:** Okay, thank you.

I first want to ask the clerk whether each party can send written questions to Ms. Weeks. We were unable to ask her any questions earlier.

[English]

**The Chair:** It's at the discretion of the committee. If you go into your question, then we'll discuss.

[Translation]

**Ms. Marjolaine Boutin-Sweet:** Thank you.

My question is for Ms. Tambllyn Watts.

As you know, I'm replacing Irene Mathyssen today. A few years ago, Ms. Mathyssen proposed a national seniors strategy. Her proposals and the proposals in your report entitled "The FACES of Canada's Seniors" have a great deal in common with regard to financial security, violence prevention, health care and housing.

However, I don't know whether your report contains one of Ms. Mathyssen's specific proposals, which was to create a seniors advocate position. In this proposal in your report? If not, would this be a good recommendation for the committee?

Seniors, especially single women, often don't know whom to approach.

[English]

**Ms. Laura Tambllyn Watts:** We strongly support having either a seniors advocate or a seniors ombudsman at the federal level. We see this in other comparable countries as well. Canada has been lagging behind. We even see our provinces and territories have either a seniors ombudsman or seniors advocate. The opportunity is ripe for Canada to do so.

**The Chair:** That's excellent.

Thank you very much.

As Marjolaine mentioned, to get questions to Lori Weeks who was showing up for Dalhousie, if you would like to submit any questions to the clerk, she will then give them to Lori and get responses that way. That will be an option for us as well.

She did provide us a brief as well as a power point presentation. There may be some information there that will help you as well.

Seeing no other questions or comments, today's meeting is adjourned.

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