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• (1100)

[*English*]

The Chair (Marilyn Gladu (Sarnia—Lambton—Bkejwanong, CPC)): I call this meeting to order.

Welcome to meeting number 30 of the House of Commons Standing Committee on the Status of Women.

Today's meeting is taking place in a hybrid format pursuant to the Standing Orders.

I'll make a few comments for the benefit of members and witnesses here today.

Please wait until I recognize you before speaking. For those on Zoom, you can click on the microphone icon to activate your mic, and please mute yourself when you're not speaking. For interpretation, you can choose at the bottom of your screen: floor, English or French. For those in the room, you can choose the same on your device. If you have any issues, please consult the clerk. If you want to speak, raise your hand. There's a "raise hand" function for those on Zoom. All comments should be addressed through the chair.

Thanks for your co-operation.

Pursuant to Standing Order 108(2) and the motion adopted by the committee on Wednesday, December 10, 2025, the committee will commence its study of abuse and financial vulnerability of senior women.

[*Translation*]

I would now like to welcome our first panel of witnesses.

From the Association québécoise de défense des droits des personnes retraitées et préretraitées, we have Pierre Lynch, president.

We also have, from the Fédération des femmes du Québec, Sylvie St-Amand, president, and Vé Mikaelian, mobilization coordinator.

[*English*]

Also, from HelpAge Canada, we have Dr. Rose Joudi, senior adviser, gender equity, diversity and inclusion.

Welcome.

[*Translation*]

We will begin with the witnesses' opening statements.

Mr. Lynch, you have the floor for five minutes.

Pierre Lynch (President, Association québécoise de défense des droits des personnes retraitées et préretraitées): Madam Chair, vice-chairs, committee members, I would first like to thank you for this opportunity to speak today as part of your study on the financial vulnerability of seniors and elder abuse.

Before I get to the heart of the matter, allow me to introduce the AQDR, the Association québécoise de défense des droits des personnes retraitées et préretraitées—the Quebec association for the defence of the rights of retired and pre-retired persons. We currently have 30,000 members across Quebec, spread across 35 local chapters, and our mission is to defend seniors, but above all, to highlight the living conditions of the most vulnerable. That's why this opportunity fits perfectly with our mission as an organization.

Today, I'm going to talk about the vulnerability of seniors in Quebec specifically, since that's the jurisdiction in which our organization operates. However, when we talk about basic federal benefits, the situation can be applied across the country.

Vulnerability among seniors takes many forms, but it is first and foremost financial, and this is true from every angle. When we talk about finances, we're talking about income. When people retire, a gap immediately opens up between two classes of seniors: those with a private pension plan and those without. Among those without, there is a particularly vulnerable group: people who have not contributed to the Quebec pension plan, or QPP. What does this mean in concrete terms? Simply put, these people have only old age security and the guaranteed income supplement, or GIS, to live on.

Specifically, in 2022, 38.4% of people aged 65 and over did not have a private pension income, representing 680,000 people in Quebec alone. In this group, six out of 10 are women living alone. This is a worrying observation because people in this situation face difficulties finding housing, especially in times of crisis. They struggle to afford adequate food. They no longer have the means to go out and participate in social activities, exacerbating their isolation and loneliness.

The concrete effect on health is that there is a gap of almost three years in healthy life expectancy at age 65 between the poorest 20% and the rest. One of the factors causing this situation is that the poverty thresholds in Canada are based on the market basket measure, or MBM. Therefore, the government sets the old age security and GIS levels based on the MBM. The problem with that threshold is that it's not high enough to live with dignity. Seniors are forced to make heartbreaking choices.

Therefore, I invite the committee to reflect on the poverty line and the MBM, given that inflation is significantly impacting, and will continue to significantly impact, basic necessities in the coming months, and even in the coming years.

I would also like to address the retirement age. In Canada, the legal retirement age is 65. This is a collective choice we have made, and we should all be able to benefit from it. However, the fact that benefits are only offered to seniors only when they reach the age of 70 or 75 seem inconsistent with this collective desire to be able to live with dignity in retirement.

In conclusion, I encourage the committee to examine the unequal downstream impacts and consider ways to better support vulnerable seniors. All short and long-term measures must be considered to reduce inequalities and prioritize assistance for the most vulnerable. It is a human duty of dignity and respect for our elders who have contributed, visibly or even behind the scenes, to building our modern, educated society, which is the envy of many nations around the world.

Thank you for your attention.

• (1105)

The Chair: Thank you, Mr. Lynch.

Ms. St-Amand and Ms. Mikaelian, you have the floor for five minutes.

Vé Mikaelian (Mobilization Coordinator, Fédération des femmes du Québec): Madam Chair, members of the committee, we thank you for giving us the opportunity to contribute to this study, which addresses a reality that is at once widespread, under-documented and deeply gendered.

To fully understand this reality, we have to start with a fundamental observation: the financial vulnerability of seniors is not an individual phenomenon. It is part of life trajectories marked by persistent economic inequalities related to the gendered division of labour, the precarious nature of jobs held by women and their over-representation in unpaid work, particularly care work or work that meets the needs of others. These inequalities are also intersected by other power dynamics, including racism and inequalities related to immigration status, which contribute to exacerbating the precarious position of some women throughout their lives.

Sylvie St-Amand (President, Fédération des femmes du Québec): In Quebec, the median after-tax income of seniors is about \$30,900 per year, an amount barely above the threshold needed to live above the poverty line. This proximity means that a large number of older women exist in a very fragile balance, but this reality is not experienced in a uniform way. Women who live alone, who are racialized, immigrants or who have had discontinuous em-

ployment histories are particularly vulnerable to increased insecurity.

This insecurity is not limited to income. It has a direct impact on older women's ability to protect themselves from financial abuse. When a person has very limited financial margins, they are more vulnerable to pressure, manipulation and scams, and are less able to absorb the resulting financial losses.

In this regard, it is essential to recognize that social isolation is a key factor in vulnerability to financial abuse that is too often underestimated. This isolation is not just related to age, but results from structural barriers: loss of social networks, limited access to transportation, economic barriers to social participation and inadequate services.

Vé Mikaelian: This isolation has direct consequences. It reduces access to information, limits opportunities for support and creates situations where women are left alone to deal with the abuse they are experiencing. Financial abuse actually thrives precisely in these contexts where shame, dependence or fear prevent women from speaking out, and where some women may also face additional barriers, such as language or cultural barriers.

Sylvie St-Amand: Added to that is the digital divide, which exacerbates these dynamics. In a context where financial and administrative interactions increasingly rely on digital tools, many older women find themselves excluded or dependent because of a lack of adequate support. This makes them particularly vulnerable to fraud.

Vé Mikaelian: In this context, dependence on family members or third parties often becomes a matter of survival and is a central factor in vulnerability to abuse. Financial abuse often occurs within trusting relationships, making it very difficult to identify and report, especially for women who are already marginalized.

• (1110)

Sylvie St-Amand: In response to these findings, solutions must address the structural causes of vulnerability.

First, it is imperative to significantly strengthen federal income supports, taking into account the differentiated realities of women.

Second, it is necessary to recognize that fraud prevention cannot rely solely on information. People need support that is humane, accessible and tailored to their realities, including linguistic, cultural and technological realities.

Vé Mikaelian: Third, and just as crucially, it is imperative to invest in measures that break down isolation and empower older women. We must ensure a social safety net and local social services, which are best equipped to detect indicators of vulnerability. This will obviously require recurrent funding for women's centres and community organizations, which serve as safe spaces where women can gather, build connections and speak freely about their experiences. A woman who is not isolated is better able to recognize a problematic situation and ask for help.

Sylvie St-Amand: These spaces also play a key role in prevention, particularly by offering tailored training to develop digital skills.

Finally, the tools must be designed with the people concerned. Therefore, we recommend a participatory approach that directly involves older women in the design process.

Vé Mikaelian: In conclusion, financial abuse of older women cannot be reduced solely to a matter of fraud. It is part of a broader set of conditions—including precarious living situations, isolation and the digital divide—that must be addressed holistically while taking into account the structural inequalities that affect women differently.

Thank you.

The Chair: Thank you, ladies.

[English]

Dr. Joudi, you have the floor for five minutes.

Rose Joudi (Senior Advisor, Gender Equity, Diversity and Inclusion, HelpAge Canada): Thank you, Madam Chair and members of the committee, for the invitation to be here today.

At HelpAge Canada, our focus is on healthy aging, community well-being and preventing mistreatment of older adults across Canada. My remarks today are grounded in Canadian evidence and frontline community experience.

Through federally supported initiatives, including funding from Women and Gender Equality Canada, HelpAge Canada works alongside the community-based senior service sector, which plays a critical role in reducing isolation, addressing barriers to access and supporting low-income older women living alone by providing trusted local supports.

Older women are disproportionately affected by the conditions that increase vulnerability. As mentioned by [*Technical difficulty—Editor*] 36% of women aged 65 and older live alone, compared to 19% of men, and women represent 54% of the older adult population. Aging alone can increase risk when combined with financial insecurity and social isolation.

Today I'd like to highlight three interconnected issues that shape the abuse and financial vulnerability of older women in Canada.

First, abuse of older women remains significantly hidden and under-reported.

Abuse is estimated to affect 4% to 10% of older adults. However, the statistics are not disaggregated by sex, gender or ethnic background and exclude those who are 55-64 years old who identify as older adults. Therefore, the true rate is actually higher.

Older women may not identify their experiences as abuse due to fear, stigma or family breakdown. Harm often occurs within relationships of trust, most commonly involving family members. Older women face heightened vulnerability due to income insecurity, shorter work history, longer life expectancy, social isolation, gendered patterns of caregiving and financial dependence on the person causing harm. For older women, financial exploitation and co-

ercive control are more common than physical violence, yet far less visible and harder to report.

Second, financial vulnerability is a central and gendered driver of risk.

The National Institute on Aging reported in its current survey that 24% of older women experience inadequate income, compared to 19% of men. Women are also more likely to report experiencing a poverty-level standard of living.

Financial insecurity does not exist in isolation. Women with inadequate income experience significantly worse outcomes across nearly every measure of well-being, such as social isolation and poorer physical and mental health. These conditions create environments where vulnerability increases and options for safety decrease.

Financial abuse and scams further compound these risks. Fraud targeting older people, including romance scams, continues to be on the rise. Older women living alone, experiencing isolation or facing digital or language barriers, may be particularly vulnerable. Community-based senior-serving organizations are a critical front line in preventing and responding to these issues. These organizations have already built trust and have provided outreach and education. They connect women to supports before the crisis occurs.

Third, ageism acts as a structural risk factor.

Women report higher rates of ageism than men, and gendered ageism often begins at 45 for women. This is seen through discrimination in employment and economic opportunity, contributing to financial insecurity later in life.

Women over 50 represent more than half of the long-term unemployed in Canada, contributing to a higher poverty risk among older women. When women are perceived as less capable, credible or economically valuable, their experiences may be overlooked or minimized. Ageism can influence how institutions respond, how families make decisions and whether older women feel empowered to seek help. Many older women do not want solutions that require leaving their homes or severing family relationships; they want safety while maintaining dignity, stability and connection.

Preventing abuse of older women requires addressing the economic and social conditions that create vulnerability long before harm occurs.

Thank you.

• (1115)

The Chair: Thank you.

We're going to start our first round with Ms. Cody for six minutes.

Connie Cody (Cambridge, CPC): Thank you, Chair.

I really appreciate the opportunity to have the witnesses here today to discuss what I feel is a really important issue that hasn't been properly addressed. In my riding, I'm hearing a lot about concerns and issues.

I'd like to share a letter I received from one of my community members. She typed it out because she has arthritis and her handwriting is very bad. I send out newsletters, and this was her response. She wrote, "I have never before had to use the food bank, but now it is the only way I can afford to eat and cover my rent each month. My pension is small, and if I could take in another \$100 each month, I probably would not need the food bank. I feel I am being punished for staying home to raise my kids. Now I'm 75. I'm doing my best, but I feel really pressed these days."

This isn't the only letter I've received about this. I receive numerous letters like this on a weekly basis.

My question is for Pierre Lynch.

When a senior woman becomes a widow, she often loses the GIS household threshold of \$29,712 and is moved to the single threshold of \$22,488. Is it your observation that a woman's rent, heating or property taxes drop by \$7,000 a year the moment her husband passes away, or is this threshold simply out of touch with reality?

Pierre Lynch: No. You're really on the button with that.

[Translation]

That's exactly right. As soon as this situation arises for seniors—and even in other situations—earning an income of \$22,000 or \$23,000 a year is not enough to enable people to continue living with dignity. At some point, these people become the most vulnerable members of our society.

As I pointed out in my opening statement, at some point, these people need an additional income, especially in the case of those who have not contributed to the Quebec pension plan. The situation must be the same in other provinces, whether in Ontario, Alberta or British Columbia.

[English]

Connie Cody: Another way widowed senior women are disadvantaged by government policies is through the CPP survivor's pension. When a woman's partner passes away, she becomes eligible for the survivor's pension, but it can never exceed the maximum individual CPP payment. Effectively, a household could go from nearly \$3,000 in CPP down to \$1,500 when a spouse dies, and the government takes back the deceased partner's pension.

Do you see this as reasonable, especially when women often have lower individual CPP contributions due to time spent outside of the workforce, caring for children?

• (1120)

[Translation]

Pierre Lynch: This situation is truly unacceptable because, right now, these people are unable to retire in dignity. Many people con-

tact our association to tell us that they are turning to food banks for additional help. In Quebec, about 25% of new individuals experiencing homelessness are seniors in this category. At some point, initiatives must be undertaken. Incomes have to be adjusted. For the most vulnerable individuals, we must target the financial assistance that's provided to them to enable them to live out their retirement in dignity, just like those whose retirement incomes are sufficient to meet their needs.

[English]

Connie Cody: I'd like to move to Rose Joudi for a question.

There are a lot of challenges that affect only women or have a much higher effect on women, such as leaving the workforce to care for children and women-related health issues, to name just a few.

What are some ways these women-specific challenges manifest themselves later in life and in retirement?

Rose Joudi: A lot of the issues we find women face in their younger years exacerbate as they grow older, as they prevent women from really achieving [*Technical difficulty—Editor*] support and resources as men do in later life. Whether it is their caregiving situation, looking after dependent children or family members, or maternity leave, for example, all of those seem to exacerbate [*Technical difficulty—Editor*] more in a secure place and living with dignity in later life.

Connie Cody: Thank you.

I'll go back to Pierre Lynch.

CMHC data show that the gap in core housing need between men and women widens as they age, hitting 14.6% for women over 75. Effectively, the government has ignored the age-gender dynamics in its national housing strategy. What things do you see that need to change to adequately address this?

[Translation]

Pierre Lynch: That's a good question.

Certainly, as women get older, they have much more difficulty finding adequate housing. Sometimes, they are forced to settle for substandard and inadequate housing because of their lack of financial income.

I always emphasize financial income because, if a person doesn't have the money to pay for things, at some point, they'll remain in the same situation and won't have the opportunity to enjoy a proper retirement.

It is clear that we need more community housing and housing that enables people to spend no more than 30% of their income on rent. Right now, based on market forces, this is not happening.

[English]

The Chair: Thank you. I'm sorry to interrupt. That's the end of Ms. Cody's time.

Now we're going to Madame Ménard.

[Translation]

Go ahead for six minutes.

Marie-Gabrielle Ménard (Hochelaga—Rosemont-Est, Lib.): Thank you, Madam Chair.

Witnesses, you are experts, and I thank you for making yourselves available.

I would like to begin by saying that your opening remarks touched me deeply. These are the kinds of conversations I have every week in the riding of Hochelaga—Rosemont-Est. I am very concerned about the situation of older women, and I think this committee is, as well. In any case, the committee members in the room have been taking extensive notes since the beginning, so you can rest assured that we are very interested in the subject.

Of course, a committee also has a mandate to produce a report and recommendations. So we're really looking for potential solutions and opportunities for collaboration.

To begin, I want to focus on a term that you have all mentioned—namely, loneliness and isolation. Opening remarks are sometimes brief.

My first questions will be for you, the representatives of the Fédération des femmes du Québec. Can you shed more light on this and elaborate on the consequences and impacts, particularly financial ones, of the loneliness and isolation of older women?

• (1125)

Vé Mikaelian: The isolation of older women affects many aspects of their lives. This is largely due to the fact that, as women who have cared for their children their entire lives, they may not have built very large social circles. Research shows that women would like to be able to go out and participate in activities, but they lack the means to do so because they are limited. They have to use what little money they have for things like housing and food, among other things. As a result, these women find themselves in situations of isolation.

It's even worse for women who, for example, are immigrants. They face language and cultural barriers that make their participation in Quebec or Canadian society even more difficult. So they may end up dependent on someone else, or they are left to fend for themselves.

Marie-Gabrielle Ménard: In that sense, the government has a strong interest in continuing to support community organizations, in particular, that can foster connections that may be lacking. In some cases, family ties are not always present.

Sylvie St-Amand: Yes, exactly. That's why we were saying it's important to fund local social services, especially community organizations. They are the ones best equipped to identify vulnerability and provide a space where women can socialize.

It is clear that isolation is widespread, as most older women suffer from it. Furthermore, this has repercussions on their mental health and on many other aspects of their lives.

Marie-Gabrielle Ménard: What does breaking the isolation and creating new connections counteract? What can it prevent?

Sylvie St-Amand: As I was saying, breaking the isolation is good for mental health. So people's living conditions are improved, and that enables them to participate more fully in society in general. Going out and meeting people enables these women to be more socially and politically active and to play a greater role as citizens.

Marie-Gabrielle Ménard: Thank you very much.

I'll turn to you now, Ms. Joudi. My time is a bit limited.

In this study, we're talking a lot about financial vulnerability, but we are also interested in financial abuse. You used the term “coercive control”. So financial violence is part of this broad umbrella of various forms of abuse and violence and, indeed, it is recognized in our society.

The Minister of Justice has introduced Bill C-16, which aims to criminalize coercive control. Do you think this bill could have an impact on financial abuse?

[English]

Rose Joudi: It definitely does. Women who are usually isolated are actually more likely to take more financial risks due to that vulnerability, or rely on and be dependent on others to make financial decisions for them. Usually those people they could be relying on do not take their best interests at heart.

[Translation]

Marie-Gabrielle Ménard: You work with different populations. You explained very well that financial abuse often occurs within a relationship of trust. This abuse is perpetrated by people close to seniors.

Can you tell us how we can better ensure that these people are able to report financial violence?

[English]

Rose Joudi: Talking about abuse in general really is going to be a very sensitive matter, especially if it's a family member causing harm to the person. As a result, building that connection between the person and community is really a very important door to enable the person to speak up when they feel comfortable enough to do that. Connecting an isolated person to community supports, resources, people around them—other than the initial person they are relying on—might give that person more of an opportunity to see what other supports and resources could be available for them, rather than just relying on someone who could be causing them harm.

[Translation]

Marie-Gabrielle Ménard: Thank you. This brings us back to the importance of communities.

• (1130)

The Chair: Absolutely.

Ms. Larouche, you have the floor for six minutes.

Andréanne Larouche (Shefford, BQ): Thank you very much, Madam Chair.

I'd like to thank all of today's witnesses for their participation in this very important study.

However, the opening remarks concern me greatly. We were already aware of the difficult financial situation facing women. Once again, thank you very much, Ms. Joudi, Ms. Mikaelian, Ms. St-Amand and Mr. Lynch, for joining us today.

We are also becoming aware of another aspect related to the place of aging women in society, and of the increasing attempts to make them invisible, to perpetuate prejudices and to tell them to step aside, as our society would rather not see them with their grey hair.

I'm happy to be conducting this study because I also feel that, in the media, it's not appealing to talk about older women. It's hard to get people to understand that the financial situation of seniors is indeed difficult, especially for women. When we bring it up, we get into an intergenerational conflict, even though intergenerational relationships are rich. When we open this debate, we get criticized from all sides, and we're told, among other things, that we're causing an intergenerational conflict by talking about the precarious situation of seniors. That concerns me a great deal.

Mr. Lynch, in your opening remarks, you talked about two classes of seniors: those with private pension funds and those without, who live solely on old age security and the guaranteed income supplement.

Recently, there was an increase in the old age security pension only for people aged 75 and older. Is it safe to say, then, that there have been two classes of seniors living on this pension?

Pierre Lynch: Absolutely. Currently, the needs of seniors aged 65 are just as significant as those of seniors aged 70 to 75. In other words, when the incomes of 65-year-olds plateau and they have no other means of increasing them—particularly because they lack the opportunity or physical ability to return to the labour market—this results in a loss of income, and it prevents them from maintaining or improving their standard of living.

Personally, I am 75 years old, and I had just as many expenses at age 65 as I do now. I think it's the same thing for tax credits. We receive them starting at age 70, even though we would need them starting at age 65.

That said, this is even more important for women who stayed at home, raised children, and didn't contribute to the Quebec pension plan. They are forced to rely solely on old age security and the guaranteed income supplement for their income.

Andréanne Larouche: You just explained that both people aged 65 to 74 and those aged 75 and older have needs. Poverty and illness don't wait for people to turn 75. You just said that there are two other classes of seniors in addition to the ones you are talking about.

Going back to the two classes you talked about—namely, seniors who have private pension funds and seniors who rely solely on old age security and the guaranteed income supplement—you say that some seniors without a private pension survive solely on those two sources of income.

Is the federal government maintaining insufficient benefits that keep seniors in precarious situations?

Pierre Lynch: As I mentioned earlier, benefits are based on the consumer price index, but the basket of goods covered by this index does not include all the expenses that people may incur as they age. What happens is that people without a pension income find themselves at a significant disadvantage. With about \$23,700 a year, they can't even afford adequate housing and are likely to be evicted. Because of the inflation over the past few years, food prices are high. Sometimes, people go without the medication that would enable them to live their lives properly. This has many repercussions, and it can even affect mental health and lead to isolation.

• (1135)

Andréanne Larouche: They say that 60% of people in that situation are single women.

Can we say that federal policies on economic equality have failed? We also need to look at helping the most vulnerable and increasing assistance for these women living alone so that everyone starts with the same pension amount at age 65. So we need a bill that brings pensions to the same level for everyone upon reaching retirement age.

In 30 seconds, could you explain to us how this is essential?

Pierre Lynch: As I mentioned in my opening remarks, it's essential to enable people to enjoy their retirement. I'll go even further. If we don't allow these people to have an adequate income, they will likely find themselves in even more precarious situations. They might not have a place to live. Since we're moving toward home care, if these people don't have a home, they won't be able to receive care.

The Chair: Thank you.

[*English*]

We will now go to our second round of five minutes, starting with Ms. Roberts.

Anna Roberts (King—Vaughan, CPC): Thank you, Madam Chair.

Thank you to all of the witnesses for being here.

This is a very important topic and one that I am very close to.

My first question is for Dr. Rose Joudi.

You mentioned financial situations and supporting older women. I received some information from single senior women. If a couple makes \$50,000, their tax implication would be \$1,172 for the year. If a single senior earns \$50,000, the tax implication would be \$6,521. That is a huge difference in someone's life.

The comment that came back to me from a senior is that the expenses—whether it's a couple or whether it's a single senior—such as rent, utilities, car payments and gas, don't really change. Maybe you can help me to understand this.

Would you agree that single seniors are not being treated fairly?

Rose Joudi: I absolutely agree. It almost looks like a form of punishment, that you don't have somebody to be able to assist you or at least provide some financial or even emotional support, really.

I know that we're talking about financial abuse here and financial challenges. It's also important to understand that the emotional support is also missing. When you don't have someone to support you emotionally or psychologically, you do tend to look outside for that kind of support, which again, exacerbates this whole seeking out....There are romance scams, frauds and things like that. People see the vulnerability of older adults, tug on those heartstrings and take advantage of that in many ways.

Anna Roberts: I recently received an email from a senior, and she asked me to share this in committee.

Her name is Micheline Lepage, and she's from Stittsville, Ontario. She was a single mom raising her children and she worked her whole life. She married late in life, at the age of 58, and was very happy. Unfortunately, her husband passed away just before Christmas, and now she will be living with a shortfall each and every year.

I spent some time on the phone with her, because I wanted to better understand what it is that is going to impact her life. She will be short each and every year between \$700 and \$1,000. She had to make a decision to cut a meal out or go back to work, and she decided to look for a job. The problem is the unemployment in her area; there aren't any opportunities for her.

Her question to me was this: Why is it that the government gave her a death benefit and she was taxed on it? She loses part of her husband's pension. Her home still has expenses. She lives in a gated seniors' community, so the costs are low. It's a very modest two-bedroom, 1,000-square-foot home.

What would you say would help this individual?

Her argument is her husband paid into it. He worked for 45 years. Why is she being taxed and why is she getting only 60%? What would you say to the senior?

• (1140)

Rose Joudi: It is an unfortunate situation. It's a very difficult conversation to have with people about why life seems to be unfair to those who choose, or sometimes don't choose, particular life trajectories.

Unfortunately, I do not have the solution to that. The only assistance we can give them is to continue to advocate on their behalf and see what we can do to move forward with allowing all people

to live dignified lives. I think that really should be our goal, regardless of what options they choose in their lives.

Anna Roberts: Thank you.

The Chair: Now we'll go to Mr. Chen for five minutes.

Shaun Chen (Scarborough North, Lib.): Thank you very much, Madam Chair.

First, allow me to thank all the panellists here today for providing testimony to this committee for our study on the abuse and financial vulnerability of senior women.

A number of you spoke today about the compounded impacts of racialization and immigration status on older women. My parents are racialized immigrants and first-generation Canadians. A few months ago, I was shocked when my mother, whose first language is not English, told me she received a seemingly legitimate text message, supposedly from her bank, asking her to click on a link. She said she was compelled by the urgent nature of the text. Thankfully, she decided against clicking on the link, but this could have easily turned out differently.

Dr. Joudi, you raised three important issues today about abuse, financial vulnerability and ageism. When it comes to financial abuse, could you explain how scams, such as the phishing text message that my mother received, can exploit people with gender-specific vulnerabilities and people who face barriers such as language?

Rose Joudi: That is a really great question and a huge issue.

We work a lot with ethnically diverse older adults in our organization, and it does seem that there are—especially language—barriers that could be problematic. People who don't really come from a place where they had a trusting relationship with organizations seem to be also very afraid of breaking the law without knowing it. This is because of the fear in their mind of consequences that could occur when they don't know the language and when they don't have people they trust who may know the rules and the laws in the way that they think is needed. We tend to rely on information that comes to us in ways that seem adequate and seem appropriate and legit.

Language barriers and the isolation of older adults are two important factors that make them more vulnerable to believing things that are not true. When you don't have someone you trust with whom you can share information, you tend to rely on your own instincts and think that something seems legitimate. I think those kinds of challenges really make people, particularly people who don't have people with whom they can speak openly and in a trusting way, more vulnerable to believing things that aren't true.

Shaun Chen: With technology advancing by the day and with sophistication brought through AI, are you seeing any trends in the types of scams that are targeting senior and older women?

• (1145)

Rose Joudi: It reminds me of something that just happened recently. With deepfakes and AI, people have started to believe in images and bits of information that have been shared on social media as true, especially the older adult population who are sometimes grasping technology as best as they can and still cannot differentiate between things that are real and authentic and things that have been fabricated. This was the case with a couple of situations that we had in the Maritimes, for example, in which older adults were contacted by phone and the voice was similar to that of their grandchild. They believed it was the grandchild calling, asking for financial assistance because they were in trouble. The people followed the steps that were given to them on the phone, and unfortunately they were taken advantage of, with more than \$30,000 [*Technical difficulty—Editor*].

[*Translation*]

Andréanne Larouche: Madam Chair, I have a point of order.

[*English*]

The Chair: We have a point of order from Madame Larouche. I think we're having some technical freezing. We would advise Dr. Joudi to close as many applications as possible, if she can. Her connection is a bit unstable, but I think we'll go ahead. I think she was saying that \$30,000 was the consequence. Is that correct? All right.

Mr. Chen, I've returned your time to you.

Shaun Chen: Thank you, Madam Chair.

My next question is for the panel.

Our federal government announced last fall a voluntary code of conduct for the prevention of economic abuse, which is a national framework developed by the government, banks and stakeholders that enables financial institutions to identify, prevent and respond to financial coercion, focusing on protecting seniors and survivors. Are you familiar with this code of conduct? If so, what thoughts do you have on this important initiative?

The Chair: That's your time.

If the panellists do have answers, please send them in to the clerk.

We're going to continue with Madame Larouche for two and a half minutes.

[*Translation*]

Andréanne Larouche: Thank you very much, Madam Chair.

I'd like to thank all the witnesses for also explaining to us how current inflation is affecting women.

Mr. Lynch, you touched on this in your opening remarks. You said it was getting harder and harder to find housing and put food on the table.

In my region, organizations working to combat homelessness tell me that more and more seniors are ending up on the street, particularly women, which was less common in the past. SOS Dépannage, Granby's food bank, reports that the number of seniors over 60 who rely solely on their retirement income and are seeking food assistance is steadily increasing.

You talked about the method used to calculate indexation. Why is it no longer appropriate to ensure that incomes keep pace with inflation?

If we still have time, Ms. Mikaelian, you can add your thoughts.

Pierre Lynch: As I mentioned earlier, the basket used to calculate the consumer price index does not include all the goods and services that people consume starting at age 65 or as they age. At a certain point, a gap already exists. A retiree's income amounts to about 70%, at best, of what they earned when they were working. When inflation rises—overall and in other areas where not all the goods and services that person uses are included—it reduces the amount of disposable income available to them. As a result, we see many people turning to food banks. We also see many people living on the street, as I mentioned earlier. The most recent cohort of people experiencing homelessness includes 25% seniors. This has become very concerning, and it's an issue that elected officials should take very seriously.

• (1150)

Vé Mikaelian: We should also take into account the fact that women experience poverty before they reach old age. Today's young women are tomorrow's older women. We need to look upstream at how poverty affects women and take into account how the cost of living is rising for all those who will not be able to secure a retirement or a dignified life when they get older. There is therefore significant work that also needs to be done upstream.

The Chair: Thank you.

Mrs. Vien, you have the floor for five minutes.

Dominique Vien (Bellechasse—Les Etchemins—Lévis, CPC): Thank you to each and every one of the witnesses here. It's so interesting to hear what you have to say.

As I was listening to you, I was thinking, for example, of the family heritage act that we passed in Quebec. It's a good thing we did that for women. I'm also thinking of all the groups that currently exist to support women and reach out to them, such as women's centres such as yours. I'm also thinking of Cercles de fermières du Québec, which has a strong presence in our rural communities.

I'm approaching 60. One of my grandmothers had 14 children; the other had 19. The first one died at age 47 and never lived to see a pension cheque. I remember that the second one received, for the first time in her life, a federal pension cheque. For her, it was her cheque, and she could do whatever she wanted with it. It was the beginning of financial independence, let's call it, but a little late in life.

Witnesses, I'm obviously very interested in everything you've said, but especially in abuse. Yesterday or the day before, La Presse reported on pregnant women living on the street. They are often raped and live in completely inhumane conditions. I was wondering how this abuse manifests itself. Has it gone far enough that we are now seeing elderly women on the street? I know there are some, but what data do you have on this? What kind of documentation can you provide us on this?

I just can't wrap my head around the fact that, in 2026, in a country as wealthy as Canada, there are women who are alone, poor, and physically and psychologically abused, often by people they trust—as you said, by family members—and who may even find themselves homeless.

Ms. Joudi, could the precarious financial situation of women lead many of them to become homeless?

[*English*]

Rose Joudi: It absolutely can.

When we talk about financial abuse, I want to also make sure that we all realize that abuse doesn't happen in just one form. There isn't just one form of abuse that occurs, so along with financial abuse will come other forms of abuse. These could be verbal, psychological or sexual abuse, or neglect, etc.

Financial abuse doesn't happen on its own. It can lead women to feel that, for their own safety, they need to provide all their financial information to the person causing them harm so they will be physically safe from abuse. Because these are family members, they could use other forms of abuse, such as emotional abuse, where they say things like, "I will not come visit you" or "I will not bring the grandchildren" unless they're provided with financial support.

A lot of these women are parents or grandparents—

[*Translation*]

Dominique Vien: I'm sorry to interrupt you. Do we have any statistics on abuse perpetrated by children, for example? Across the entire spectrum of elder abuse, particularly against women, what percentage is perpetrated by children?

[*English*]

Rose Joudi: Unfortunately, we don't actually have accurate information on that, because our stats don't look for the gender or sex of the individual, or report the numbers of women who do that.

The Chair: Mr. Lynch has a comment.

• (1155)

[*Translation*]

Pierre Lynch: I think we've reached a point where we need to adopt a different approach to the aging population. We are facing a situation where 25% of the population will be 65 or older by 2030, and this trend will continue through 2071. Socially, we must adopt measures and practices that allow us to view the aging population in Quebec and Canada in a new light, both through our actions and our attitudes. This is the conclusion we've reached as an organization.

[*English*]

The Chair: Thank you. That's the end of your time. I'm sorry.

Now we go to Ms. Nathan for the last five minutes of this panel.

Juanita Nathan (Pickering—Brooklin, Lib.): Thank you, Madam Chair.

Thank you to the witnesses for your presentations.

After working with the vulnerable population for much of my life, I understand the importance of this study today. The statistics you provided will help us in making recommendations. Thank you for that.

Dr. Joudi, in your presentation, you mentioned women over 50 or close to 50 who are permanently unemployed or are long-term unemployed. Tell us about that population. They're not quite seniors, but they are not able to find work because of ageism.

Rose Joudi: In working with newcomers and immigrants, I see that many of these individuals have already identified themselves as older adults through cultural understandings. We find sometimes that if they come with their adult children or if they immigrate later in life and are ethnically diverse, there are language barriers, as well as poor understanding of how to navigate systems. They are then more likely to experience fewer opportunities to find employment. They are more likely to see discrimination occur as a result of their ethnic background as well as their immigration situation. Many of them might also have children who continue to rely on them for cultural reasons.

When we look at how our system is built, it takes a very western lens on older adulthood, aging, how we raise families and caregiving. I think we need to realize that we are a growing immigrant nation. Our systems, laws and policies need to align with the diverse populations that are growing older in the country.

Juanita Nathan: Can you talk about what kinds of awareness and education we might be able to provide that would help seniors mitigate this early on in life? We all know how our lives are going. We plan financially most times. What are we missing where seniors are found in these predicaments, besides the financial assistance that's coming to them?

We are placing a lot of emphasis on youth learning and managing themselves with financial planning. What could we provide in terms of increasing awareness and education?

This is for anybody on the panel.

Rose Joudi: I will add one more thing. The work we do, not only with immigrant populations but also with older adults who find themselves in situations like this, is to create more opportunities for them to see their value beyond their chronological age. As a population, we tend to look at people over 50 as not being as valuable or not being able to give back to community. However, building on their experiences and expertise as they grow older, regardless of how old they are, we could create an awareness campaign for all communities.

Juanita Nathan: This is my last question for you, Dr. Joudi. As you mentioned, we are a country that accepts a lot of immigration from other countries. The senior label is different in different countries. In some countries, you can retire as early as 50 or 55. How does this factor into what we call “older adults” here, the mentality and the abuse that comes along with that?

• (1200)

Rose Joudi: I want to highlight that many of the immigrants who come to Canada may come from countries where a system of retirement is foreign to them or, as you said, the retirement age is different, and the form of assistance is also foreign to them or not a norm. When they come to Canada, where there may be other supports for older adults, these individuals may not be privy to this kind of support because they come from countries where these things don't exist. They rely, then, on the community or their adult children to relay information about what kinds of supports and resources are available to them, assuming that the adult child and the community know what kinds of supports and resources are available to them.

The term “senior”, when translated into other languages, can be seen as a derogatory, undervaluing and disrespectful term, so we are trying to steer away from using the word senior and referring to people as older adults, older persons or older people. When translated into other languages, they will come across as more respectful terms.

The Chair: Thank you so much.

I want to thank all of our witnesses for this panel today.

I'm going to suspend briefly while we change over to the next panel.

• (1200)

(Pause)

• (1205)

The Chair: I call the meeting back to order.

Welcome back. This is our second panel.

I have a few reminders for our witnesses.

Please wait until I recognize you by name before speaking. If you're on Zoom, you can select the language of your choice: English, French or floor. It's the same for the witnesses here in the room. If you want to speak, raise your hand. All comments should go through the chair.

Now I'd like to welcome our witnesses.

From the Alberta Elder Abuse Awareness Council, we have Joanne Blinco, executive director.

[*Translation*]

Next, we have Sonia Côté, president and chief executive officer of the Association d'entraide Le Chaïnon inc.

[*English*]

From the Waterloo Regional Police Service, we have Detective Michael Payne.

Welcome.

We're going to begin with opening statements.

We will begin with Ms. Blinco for five minutes.

Joanne Blinco (Executive Director, Alberta Elder Abuse Awareness Council): Thank you very much for the opportunity to speak today.

As said, my name is Joanne Blinco. I work with the Alberta Elder Abuse Awareness Council. Our focus is on strengthening community response to elder abuse across Alberta through coordination, education and support for frontline service providers and communities.

Every day we see the impact of elder abuse on older adults and their families. It can take many forms, including financial exploitation, emotional abuse, sexual abuse, neglect and physical harm. One of the most difficult and least visible dynamics we encounter within these forms of abuse is coercive control.

Coercive control often underlies many situations of elder abuse. It involves patterns of manipulation, intimidation, isolation and control that limit an older adult's independence and ability to make their own decisions. This can include restricting access to money, isolating them from family and friends, monitoring their communication or pressuring them to sign legal documents such as powers of attorney. Unlike a single incident of abuse, coercive control often develops slowly over time. Because of this, it can be extremely difficult for older adults, families and even professionals to recognize what's happening.

We also know that older women are disproportionately affected. Rates of abuse among older women are higher than among older men, particularly in situations involving family relationships, dependency and coercive control. For many women, this has reflected a pattern of control that has existed for years and continues later in life.

In Alberta, we are in a unique position compared to other parts of Canada. Across the province, we have specialized elder abuse case managers and coordinated community response teams that work together to support older adults who are at risk of abuse or currently experiencing abuse. These teams bring together community organizations, social services, law enforcement and other professionals to respond to complex situations and support the safety and the autonomy of older adults.

Because of this coordinated system, we are able to see the pattern that might otherwise remain hidden. In our casework, we are seeing situations where coercive control is a significant factor in elder abuse, particularly among older women seeking support. This tells us that this is not just a theoretical issue; it is actively affecting older adults in our communities today. Recognizing coercive control within policy and legal frameworks will help communities, professionals and systems respond earlier and more effectively to protect older adults.

Thank you for this opportunity to contribute to this important discussion. I look forward to answering any questions the committee may have.

• (1210)

[*Translation*]

The Chair: Thank you.

Ms. Côté, you have the floor for five minutes.

Sonia Côté (President and Chief Executive Officer, Association d'entraide Le Chaînon inc.): Thank you, Madam Chair.

Members of the committee, thank you for inviting me to appear as part of your work on the abuse and financial vulnerability of senior women.

I am the president and chief executive officer of the Association d'entraide Le Chaînon, one of the leading shelter resources for vulnerable women in Quebec and one of the oldest, with a history spanning 94 years. In this role, and drawing on my 35 years of experience in the public and community sectors, I witness on a daily basis the very real consequences of material and financial abuse among senior women.

When women come to us, they've already lost everything. We are their last resort after a series of social breakdowns beyond their control. We welcome not those for whom universal prevention can still avert situations of abuse, but rather those who have already suffered the consequences, those who are exhausted and overwhelmed, who have lost everything and who are simply trying to survive. The expertise I bring to the committee today is therefore one that can shed light on the tipping points that led senior women into homelessness and who now need support to rebuild their lives.

Nearly 40% of the women we assist are over 50 years old, 56% report having been victims of abuse, and 25% have been evicted. Recently, we assisted a 75-year-old woman who had lost her home because she couldn't afford a \$500 monthly rent increase and was wandering between hospital emergency rooms. Another woman, aged 82, was found in the subway with all her belongings, abandoned by her son.

They now live in our shelter for independent women aged 55 and older, in a safe and stable environment, thanks in part to the compassionate and personalized support they receive. Yet we turn away about 25 women every day. The need far exceeds our resources.

The science is clear: Homelessness leads to premature aging. Women who have experienced homelessness are considered elderly as early as age 50, because they develop geriatric syndromes and health problems prematurely.

The women we support find themselves in extreme financial hardship for a variety of reasons: illness, bereavement, caring for a loved one, job loss, or an unreasonable rent increase, among others. Romance scams and financial fraud are also on the rise, and we are still ill-equipped to deal with them.

In 2025, 35% of women who used our services were doing so for the first time. With more than 2,350 women receiving support each year, this figure illustrates a dramatic rise in homelessness among

women, a trend that is expected to worsen as the population ages and the housing crisis worsens.

I have three recommendations for you.

First, it's about securing housing by developing flexible resources that can be adapted to women's needs and that are outside the traditional rental market.

Second, the social safety net needs to be strengthened through increased funding for programs like Reaching Home and through sustained support for shelters, in order to maintain the expertise of intervention teams.

Third, trusts dedicated exclusively to rent should be established, enabling organizations like Le Chaînon to quickly secure housing for the people they support.

I will close by reiterating that financial insecurity among women creates an environment conducive to abuse. When backed into a corner, they are forced to make difficult choices that compromise their dignity, independence and safety. Financial insecurity is the common thread among all women who come to us for help, and it is a trigger for a series of turning points that lead to homelessness and abuse.

• (1215)

Thank you for your attention.

[*English*]

The Chair: Thank you.

Detective Payne, you now have five minutes as well.

Detective Michael Payne (Detective Constable, Waterloo Regional Police Service): Hello, everyone.

Chair and members of the committee, thank you for the opportunity today to speak to you on the growing financial vulnerability of seniors—and also for using the words “older adults”—in Canada.

My name is Constable Mike Payne. I have served as a police officer in the Waterloo region for 29 years and 15 of those years specializing in financial crimes. Throughout my career, I have seen first-hand how fraud, particularly cyber-enabled fraud, has evolved in complexity and scale and how profoundly it impacts older adults.

Older adults are disproportionately targeted by financial crime. According to the Canadian Anti-Fraud Centre, in 2024 alone Canadians lost \$643 million to fraud. This represents a nearly 300% increase since 2020. Critically, only 5% to 10% of fraud incidents are ever reported to police or government agencies.

In 2024, older adults over the age of 60 lost \$178 million to frauds such as the investment, romance and emergency scams. The true cost of fraud is likely in the billions, not millions. Older adults are specifically targeted because they have often accumulated significant savings, are more trusting of authority-driven scams, are more isolated—making them vulnerable to manipulation—and experience shame that prevents reporting. For every adult who comes forward, there may be nine others who do not.

The rapid development of AI tools, deepfake voice technology and synthetic media has fundamentally changed the fraud landscape. Fraudsters no longer need to approach victims physically. They enter their homes digitally from anywhere in the world with AI-generated voices that perfectly mimic loved ones. Deepfake videos or images, automated chat responses and large-scale targeting are made possible through data harvesting.

The grandparent scam, also known as the emergency scam, has evolved into a highly sophisticated scheme whereby a fraudster can imitate within seconds a grandchild's real voice or image in distress. These technologies are drastically increasing victimization and are putting enormous strain on police services that are not equipped with the equivalent technological tools.

With the increased use of digital platforms, responsibility can no longer fall solely on victims or local police services. We must hold all digital stakeholders responsible: Internet service providers, web search platforms, social media companies and online advertising platforms. The very AI technology used to target seniors must also be used to protect our seniors.

I urge the Government of Canada to consider policies requiring platforms to deploy real-time fraud alerts, scam-driven warnings, AI detection tools and mandatory interruption measures for high-risk transactions or communications. Similar to the nationwide alerts we receive on cellphones for emergencies, older adults and all Canadians should receive built-in warnings when fraud indicators are detected not only on our phones, but on texts, emails and online searches.

Canada has strong and compassion-driven systems supporting victims of violent crime, particularly women and children, but the same level of support does not exist for victims of financial crimes. Far too often, fraud victims, especially older adults, are met with skepticism, stigmatizing comments, lack of trauma-informed support and no meaningful path to restitution. I have personally heard comments within the system such as “how could they be so greedy?” and “how could they be so dumb?”, and these attitudes deepen shame and prevent reporting. We need a national change in mindset and a coordinated approach to victim support.

I recognize and appreciate the steps the federal government has already taken to elevate fraud as a national concern, as noted in the recent federal budget, but we need more movement, more coordination and more resources. Canada needs a national fraud response strategy including federally funded support for victim services; cross-jurisdictional investigation teams; a national reporting and response system; public awareness campaigns to reduce stigma and isolation; and AI-powered early warning systems. Fraud against older adults is not just a law enforcement issue. It's a national economic and public crisis issue.

Scams targeting seniors are growing faster than our current system can respond. Without strong, coordinated leadership, Canadians will continue to lose hundreds of millions of dollars, and many seniors will lose their independence, security and dignity. I respectfully urge the committee to treat this issue with the urgency it deserves and to champion the development of a nationally coordinated, federally supported approach to preventing fraud and supporting older adults and victims.

• (1220)

Thank you for the opportunity to present before you.

The Chair: Thank you.

Now we're going to our first round of questions, and we'll begin with six minutes for Ms. Cody.

Connie Cody: Thank you, Chair.

Through you, I really appreciate all the witnesses coming out today. Your background and advocacy allow you to share important insights that are very informative for this very important study. Fraud and scams are targeting seniors. It's an issue many of us are hearing about in our communities with increasing frequency, so I appreciate everyone being here to share their experiences with us.

I'd like to start with Detective Payne.

I'm hoping you can help the committee better understand the level of victimization among older adults. In your experience, why are these older adults so frequently targeted, and how has the nature or scale of these scams evolved in recent years?

Det Michael Payne: They've become very complex. Older adults are often online, and they don't know they're being targeted. They don't know they're being manipulated. We use the word “phished”. They're trying to initiate a scam. We know there's a lack of awareness. Through many platforms, we try to create that prevention, but there just isn't enough.

We also know that some of our older adults can be isolated. Most of them are now online. I compare that in many of the presentations I do. They are on Facebook. They are on social media platforms, but they don't know the risks that are before them. We need more of a prevention media campaign that talks about the risks to investment, as well as romance scams and emergency scams.

Connie Cody: I've been hearing that older women are less knowledgeable about technology, and more isolated, so I would also like to ask about the growing role of technology, particularly artificial intelligence, voice cloning and the deepfakes you mentioned.

I'm hearing from residents who say that these tools are making scams far more convincing. From a policing perspective, how is this changing the scam and fraud landscape, and what responsibilities do you see for platforms, telecommunications providers and financial institutions?

Det Michael Payne: It's making it more complex and harder than ever to investigate. We're chasing or investigating shadows of the origins—we call them “actors”—which could be anywhere in the world.

Regarding AI technology, though, I would flip to another perspective. We could use that technology, as I mentioned in my initial statement, to help issue alerts, prevention notices or pauses. Maybe a pop-up comes up saying, “The origin or source of this does not look to be where they say they're from”. That shadow or background.... We need to use the technology, but we also need prevention if we're using those technologies, wherever we can prevent victimization.

Connie Cody: I would like to move to Joanne Blinco.

Just recently, I was up in northern Ontario. I had a really long conversation with the chief of police up there. I was very surprised to hear how much elder abuse has increased. It's third on their list, next to intimate partner violence and child exploitation.

In your research, what is the primary source of abuse and vulnerability for senior women specifically, and what does your research say is the primary way the government has fallen short of protecting the safety and security of aging women?

• (1225)

Joanne Blinco: Per our statistical information, we found that, in one year of case files on 907 participants, 70% were women. Within those, we found that 55% of abuse was done by family members, and 24% was intimate partner violence. What this says is that family members' coercive control is creating situations where older adults are at greater risk.

Because of gender norms, we have women who are socialized as caregivers. We have seen situations where an adult child takes over financial control. We've seen situations where there is emotional intimidation. Often, women rely on their adult children for care. What we see in the coercive control piece is.... We are looking for a piece of legislation put forth that reads, “intimate partner violence and relatives”. That would capture, for us, situations of elder abuse.

Throughout Alberta, we have case managers and coordinated community response teams that attend to rural, remote and indige-

nous communities. Other such communities in northern Ontario or our eastern provinces don't have that same opportunity, so it really presents us with concern.

Connie Cody: You mentioned caregivers a lot. Nearly 40% of caregivers are at a breaking point due to distress, yet the wage budget of \$347.8 million continues to fund theoretical research rather than direct respite.

How would a shift toward direct, refundable caregiver benefits reduce the risk of elder abuse by alleviating the financial desperation that so often precipitates domestic conflict?

Joanne Blinco: I know that in Alberta there are caregivers who are caring for their parents. What we find is that they are overwhelmed. There isn't respite care for them. There isn't financial support for them. The groups that we get our older adults involved with talk about the complexity of the things that are happening.

Anything more that can be done would be extremely helpful.

The Chair: Excellent.

Now we'll go to Ms. Khalid for six minutes.

Iqra Khalid (Mississauga—Erin Mills, Lib.): Thank you to the witnesses for being here today.

Constable Payne, you spoke about the vulnerability of seniors within the financial scamming picture.

I wonder if you can talk to us a little bit about the national anti-fraud strategy that the government put in place in 2025. How is that impacting a lot of the work you're doing on the ground supporting seniors, protecting them proactively and also pursuing the crimes they're faced with?

Det Michael Payne: As an investigator who's managing cases daily and weekly, I have to say the strategy does not impact our work. When it comes to cross-federal or national fraud, we need ways to communicate better for all victims and investigations. That's why I mentioned those cross-jurisdictional investigation teams. What does that look like? We're not sure, as investigators in Ontario or Waterloo. Possibly the RCMP can manage those strategies.

In that strategy, we could also deal with a public awareness campaign to reduce some of the stigma. We haven't seen that yet. We haven't seen those media platforms that we could use in our prevention campaigns and our media campaigns to try to stop the victimization.

Iqra Khalid: I appreciate that.

What do you think could be improved upon within this strategy to provide better support to seniors? Also, do you think that there's a need to establish perhaps an economic abuse code of conduct that sets out the framework as to what abuse looks like? There's an overlap with coercive control, as well as straight-out romance scams and financial scams, etc. I'm sure there's an international link to it as well.

We'd love your viewpoint on that.

• (1230)

Det Michael Payne: I'll lead with the strategy in regard to financial institutions. Let's talk about that because we have a police part, we have a judicial part and we have the financial institutions.

We believe that financial institutions can do better. We've seen cases where older adults, coached by fraudsters, make large withdrawals, repeated wire transfers and transactions that are clearly inconsistent with past financial behaviour. These continue to proceed with no effective intervention, despite known risk patterns.

Federally guided strategy or standards for financial institutions could require, possibly under the Bank Act, mandatory pause and verify procedures, older adult-focused transaction monitoring, enhanced reporting mechanisms and stronger collaboration with law enforcement and investigative teams.

Taking into consideration all the importance of privacy, I think we're getting to a tipping point where the losses are into the millions—if we're not getting to billions—where we need to tip the awareness and sharing of information from financial institutions.

Iqra Khalid: Building on that, I'll turn to Ms. Côté and Ms. Blinco as well.

From what Constable Payne has said, there seems to be a spectrum between abuse and vulnerability. Ultimately, when we're looking to protect seniors, there are three main aspects, in my point of view. There's financial security, there's personal safety and then there's dignified living, for which, as a whole of government, we need to develop better supports.

When we're talking about that spectrum between abuse and vulnerability, we look at women in their twenties who have a hard time getting hired because they may be pregnant, which might hurt the employer or whatever business they're running. Women in their thirties have to prioritize family over work. Women in their forties and fifties have to deal with perimenopause and menopause as they're trying to move about and become financially secure, if that. Already there's a systemic issue with respect to how much women are able to pay into their pensions because they don't have that same level in terms of employment opportunities or just economic opportunities in general.

Can I please ask, Ms. Côté and Ms. Blinco, if you can comment on how you think that systemic challenge can be addressed in addressing the vulnerability of women as they're becoming seniors?

We'll start with you, Ms. Côté.

[*Translation*]

Sonia Côté: You have done an excellent job of illustrating the series of events that occur in a woman's life, from the time she is

young and enters the labour market through to old age. This doesn't happen by chance. You've shown that very clearly. The figures show it as well. Women start receiving old age security with incomes that are 26% lower than those of men, while men receive significantly higher incomes than that.

We are in a situation where we have to act upstream. That's what you were explaining to us. Certainly, in our association, when women arrive at Le Chaînon, they face four major challenges: low income, physical health issues, mental health issues and residential instability. It's an extremely complex situation. If we don't act early on, what happens later in life? People can become completely vulnerable, as you so clearly explained.

[*English*]

The Chair: That's your time.

I think if Ms. Blinco could at least send her response to the clerk, that would be very good, or we'll catch her on the next round.

Now we'll go to Madame Larouche for six minutes.

[*Translation*]

Andréanne Larouche: Thank you very much, Madam Chair.

Again, thank you to the witnesses for being here. I am thinking of Ms. Blinco and Mr. Payne, who painted a bleak picture of the situation of many seniors.

Ms. Côté, the work your organization does is incredible. Over the years, we've come to realize just how essential your work is. What you've described, based on your extensive experience, isn't a pretty picture, unfortunately.

You mentioned solutions, including securing housing and taking it off the market. We know that housing is a major expense, just like groceries. In fact, there are two basic needs: shelter and food. You also talked about strengthening the social safety net and providing additional support to organizations like yours.

Finally, you also mentioned a third point. In response to a question from my colleague, you addressed the issue of income. In the previous panel, Mr. Lynch, from the Association québécoise de défense des droits des personnes retraitées et préretraitées, clearly explained the fact that even in retirement, incomes are insufficient because they don't keep pace with inflation. This is problematic. You yourself mentioned a woman who was evicted from her home.

When you can't afford housing in retirement, who are you supposed to manage anyway? Shouldn't we also look at the issue of these women's income in retirement to ensure they can continue to age with dignity?

• (1235)

Sonia Côté: That's a very good question. That's a very good comment.

At Le Chaînon, we firmly believe that having a stock of subsidized housing is one of the key factors in helping women escape financial vulnerability and prevent them from returning to their abuser or the person who is mistreating them.

You're right to point out that there are two aspects here: the financial aspect and the housing aspect. In fact, we believe that programs like the federal government's Reaching Home program can be an asset, and even indispensable. There is also Build Canada Homes, which funds shelters, as we do, as well as housing programs. These programs are a path toward a solution. Obviously, all these housing projects must be accompanied by support from clinical teams on the ground. Without support, women risk returning to an even more vulnerable situation.

There are two points I'd like to encourage you to keep in mind today. The first is the importance of providing low-cost housing—I'm not even talking about affordable housing, but truly low-cost housing—with support teams in place to ensure that losses or difficulties can be addressed as they arise. These teams also make it possible to monitor situations and identify issues early on.

Andréanne Larouche: We just talked about housing.

In the example you gave earlier, how old was the woman whose rent was raised?

Sonia Côté: She was 72.

Andréanne Larouche: Pierre Lynch, in the previous panel, told us that 40% of retired people had no private pension plan and relied solely on their guaranteed income supplement benefit and old age security pension.

That 72-year-old woman saw no increase in her benefits, unlike a woman who is 75 or older. Her old age security pension did not go up. All she gets is a slight adjustment for inflation. Organizations have shown this. The current formula for indexing old age security is not sufficient to cover the higher cost of groceries and rent.

How does all that affect people between the ages of 65 and 74 who rely solely on their old age security pension, which hasn't increased at all, not even by the 10% that those 75 or older got?

Sonia Côté: For women, it means making extremely tough choices, between buying food and paying for their medication, for instance.

It's well known that social involvement is one of the ways to prevent that. However, these women keep to themselves and stay home, which only isolates them even further. That makes them vulnerable to elder abuse.

In the case of the woman whose rent went up by \$500, her husband had just died. The landlord took advantage of that and raised her rent right away. Not knowing her rights or having any idea whether he was allowed to raise her rent, she used up all her savings. She ended up on the street, spending day after day in the emergency room, until someone finally noticed she was there all the time and referred her to us at Chaînon.

In the past four years, we've really seen a lot of situations like those; the increase is exponential. Women find themselves no longer able to pay their rent, because it's gone up so much and so fast, while their old age pension has gone unindexed, as you mentioned.

• (1240)

Andréanne Larouche: I have just a few seconds left.

[*English*]

The Chair: I'm sorry, but we're at the end of your time.

We'll start our second round.

I want to remind everybody that when you're speaking, turn your mic on, but when you're not speaking, turn it off. We're having mics on at the same time, and it gives the interpreters a bit of an issue.

Let's start our second round with Ms. Roberts for five minutes.

Anna Roberts: Thank you, Madam Chair.

I'm going to direct my first question to you, Detective Payne.

We talked about fraud. In my previous life I was a banker, and one of my tellers brought to my attention that this individual had presented a cheque on an account, claiming it was his grandmother's account, and he was trying to cash it. The good thing was that I knew the grandmother. Had I not known this individual, we probably would have lost the money.

I contacted the individual, and she had not issued that cheque. Therefore, I had to report it to the police, as I was obligated to do as a banker. The individual was charged with fraud. Little did I know that this individual was her grandson, who had addiction issues.

What happened was I was basically reprimanded, because the family felt that was a breach of privacy, which you and I both know it was not. When we see this type of activity it is a responsibility to report it to the police.

How do we educate a senior like this to understand that it's not a benefit to her grandson to not pursue the charge? Once we made the charge, it didn't matter. She said she would deny it. This behaviour would continue if she did not put a stop to it. What is your advice to educate seniors on that perspective?

Det Michael Payne: We've often found ourselves, in my past investigation experiences, with elder abuse, and that situation is one that we could define as elder abuse. It's very problematic when family is involved, especially when the family member sometimes has mental health or substance abuse issues, or is living on the street or homeless.

How do we educate them? I know that in the Waterloo region, we spent a lot of time and resources in the past decade to 15 years in building capacity and talking about how those types of situations are criminal.

However, in that situation—and we have to always remember this—there is the empowerment of the older adult or senior to take control of the situation. There is no mandatory charging for elder abuse. There's no mandatory charging for fraud, as there is in Ontario for intimate partner violence. It's prevention and education, because when you speak to that older adult, they just want their nephew, their son or their daughter to get help.

What do we do then? We have to be switched on to referrals to agencies, to community programs and to homeless shelters to help that situation. At the same time, we need to empower that adult, saying “What are we going to do moving forward?”

We need dialogue with the banks. We need to ask, “What minimums are we going to set here? Are we going to allow money to go out the door?” What's happening now in the new world in Ontario is that they will be in contact with the legal department at Bay Street and say that they're not communicating without warrants or judicial authorizations. It's really problematic, and that's why I want more from the financial institutions for that sharing of information when a risk or a crime is identified.

Anna Roberts: My next question is to Joanne Blinco and Sonia Côté.

I recently visited a community organization called the Catholic Community Services of York Region, CCSYR. They have a lot of newcomers, and one particular individual approached them after many months. She was brought to the organization with her husband, but he would not leave until he felt comfortable that she was not going to, basically, divulge information that would hurt him, because I think he knew the law. Once that happened, I think they were alert to that, and they sensed that she was being abused.

How do we educate newcomers that they have rights in this country? How do we explain that to them?

I'll start with Ms. Blinco.

• (1245)

Joanne Blinco: I think what we're finding, especially in our larger urban centres, is that newcomers are not coming forward. There are concerns and worries about what's happening within the family and those feelings and a sense of shame about providing information, so they're not reporting.

If we can have information and awareness and have services provided to those who are causing that harm, that would be twofold support for the older adults who are being provided supports that are not useful.

[*Translation*]

The Chair: Unfortunately, you're out of time, Mrs. Roberts.

Ms. Côté, if you have anything to add, you can send it to the clerk in writing or perhaps talk about it during another turn.

[*English*]

Now we go to Madame Ménard for five minutes.

[*Translation*]

Marie-Gabrielle Ménard: Thank you, Madam Chair.

Witnesses, thank you for sharing your insightful comments with us today. I'd like to give you a peek into our inner workings.

When my colleague Ms. Cody proposed this study, most everyone agreed, because it was important to us that the Standing Committee on the Status of Women conduct this study. Intuitively, we felt this was an issue.

You are the experts. We had certain assumptions. All the better if we can see whether they are true. We started from the premise that the abuse and financial vulnerability that senior women experience likely had specific characteristics.

I'd like to hear all three of you talk about that intuitive feeling.

Let's start with you, Constable Payne. I'm trying to draw out some information, because we will be making recommendations. What about the issue we are studying is gender-specific?

[*English*]

Det Michael Payne: I looked at the statistics as they relate to fraud and financial crimes in relation to women. There is very little shift in the numbers for fraud. It's almost 50% male, 50% female.

Could we use more research? Possibly.

The Canadian Anti-Fraud Centre does present the statistics for this. Where we did see a subtle shift was in the ages of 80-plus. I often will see that, and my opinion on that is it's generational. The male possibly was controlling the finances and perhaps he's passed, and now the spouse, female—for mortality rates—is managing finances and is therefore more vulnerable.

In those situations, we know that isolation is key. How do we prevent that isolation? How do we create that education?

I don't put 50 as an older adult or senior. I'm 55. For an older adult—60-plus is our benchmark—it's almost fifty-fifty male and female. Again, at 80-plus, you're starting to see a subtle statistical switch.

[*Translation*]

Marie-Gabrielle Ménard: Thank you. That's informative.

Ms. Blinco, do you have any insight you'd like to share?

[English]

Joanne Blinco: Women typically live longer. They rely on their adult children for care. I think that makes them more susceptible to the elder abuse that does occur. When we look at male perpetrators or those persons causing harm, we're seeing that emotional intimidation looks greater when it's coming from a son towards their mom. They also typically are those ones who are taking financial control of the situation, and the older woman loses her sense of autonomy in what's happening. It does present a great concern with regard to elder abuse for older women.

Thank you.

[Translation]

Marie-Gabrielle Ménard: Thank you. That does indeed aggravate the issue.

Ms. Côté, is there anything you'd like to add?

Sonia Côté: Yes, I would add that there is no denying the financial insecurity they face.

Something else I'd like to point out is that victims of intimate partner or family violence are mostly women. That speaks to the specific nature of the issue the committee is studying.

• (1250)

Marie-Gabrielle Ménard: Ms. Côté, I commend your extraordinary commitment to advancing gender equality. Le Chaînon was established in 1932. I know you weren't there in the beginning.

Can you shed light on something that is a constant when it comes to financial vulnerability or, I would even say, women's lives in general? What will change in the next few years, or what has changed in recent years? What are you seeing? Has there been a constant over the past 94 years? What is changing?

Sonia Côté: The constant is most certainly the violence women face. That is a constant. Add to that the emergence of significant mental health issues in the 1980s or 1990s, followed by physical health issues, mainly because the population is aging. That's what we've seen.

There's also been an increase in people with precarious immigration status. The phenomenon is quite recent. For the past five years, we've seen almost double the number of women newcomers living in very precarious conditions. They don't have a health card, any income or what have you. That, too, is very concerning.

Looming on the horizon—and Mr. Payne described it well—is really romance scams, financial scams and hybrid forms of fraud, now, which are on the rise. We are really at a loss for words. We have very few ways to stop these financial scams and other forms of fraud. It's quite alarming.

The Chair: Thank you, Ms. Ménard.

We now go to Ms. Larouche for two and a half minutes.

Andréanne Larouche: Thank you, Madam Chair.

Ms. Côté, your need to talk about housing and, ultimately, to combat the financialization of housing is very clear to us. Also very clear to us is the importance of giving you more support.

However, I'd like to follow up on the income issue, which remains a major concern of mine. How is it that the government is not doing more to improve the social safety net for seniors?

You proposed a third solution. I'd like to give you an opportunity to say more about trusts. Can you tell us why they're important and how they could make a difference in women's lives?

Sonia Côté: That really ties in with your earlier question.

Recently, what we've seen is senior women losing their homes and winding up on the street because of financial scams and romance scams. I spoke with colleagues not long ago, and we all pretty much agreed that if we could cover their rent so they had secure housing, while deploying a response team, we could keep a lot of women from ending up on the street.

We don't know what that trust should look like, but the purpose is to make sure that their rent is paid. The police don't have enough power to stop a romance scam or hybrid financial scam. It's very difficult. If there were a trust that could cover women's rent, ensuring they had a roof over their heads, we could keep women from having to turn to a shelter or the street, where they are very vulnerable. The streets are a violent place now, so that further raises the risk level.

The Chair: Thank you.

Mrs. Vien, it's over to you for three minutes.

Dominique Vien: I have just three minutes, so I would like short answers, please.

Ms. Côté, you raised the alarm today. It makes me shudder. Women are more vulnerable and at risk than men are. That is clear to all of us.

Women end up on the street for various reasons. For example, you mentioned how they can fall victim to a romance scam and lose everything. Are things so bad for older women who end up on the street that they, too, resort to prostitution to survive?

• (1255)

Sonia Côté: I haven't heard about any prostitution, but I have heard about women choosing to live in unsafe environments. For example, they'll live in a rooming house occupied by mostly men, and they come to Le Chaînon black and blue. That is primarily what we are seeing now.

Dominique Vien: In any case, it wouldn't surprise me.

Mr. Payne, when people experience abuse, it's often at the hands of someone they are close to or trust. Ms. Côté gave us an example of a mother-son relationship earlier. Although a power of attorney is a good thing to have, can it be used to defraud or abuse seniors, especially women, since people often turn to their children when they get old?

[*English*]

Det Michael Payne: Absolutely. In my previous investigations into elder abuse, powers of attorney and trusts were all tools for abuse. It's problematic because, all across Canada, each province deals with them very differently. Absolutely, powers of attorney and trustees are tools that can be used, if...not educated properly. Sometimes there's no knowledge of that tool and how to use it, but they can be used, without checks and balances in place, for abuse.

The Chair: We go to Ms. Nathan for the last two and a half minutes.

Juanita Nathan: Thank you, Madam Chair. Through you to Ms. Côté, you talked a lot about shelters and housing issues.

The current government also recognizes that housing is a crisis, and so the government is putting a lot of money into that sector. Are the not-for-profit organizations or the cities making use of this? Do you see a lot more proposals for housing? Is your shelter taking advantage of building more affordable, long-term, transitional types of homes because this is now available? Could you talk about things that you've heard or other sectors talking about this?

[*Translation*]

Sonia Côté: Thank you for that excellent question.

We are always on the lookout to stay on top of all the projects, calls for proposals, and programs in Canada and Quebec, so that

more shelter, more transitional housing and more permanent housing solutions are developed at the municipal level. We try not to miss any opportunity to help give people options. Out of necessity, we have become social developers, like it or not.

I would say that it requires new expertise from community organizations like ours, and that new expertise isn't always recognized in the funding model. Consequently, when there are calls for proposals, we really have to pay close attention to the importance of having the tools to play a significant role in the design of those projects. Over the years, I've learned that the best people to address women's needs are women's organizations.

[*English*]

The Chair: Thank you.

That's the end of our time for today.

I want to thank our witnesses for your testimony. That certainly helps us with our study.

We'll be back on Thursday for committee business.

Is it the pleasure of the committee to adjourn?

Thank you.

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