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Chair: Dominique Vien



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• (1535)

[*Translation*]

The Clerk of the Committee (Tina Miller): Honourable members of the committee, I see a quorum.

Pursuant to Standing Order 106(3)(a), as the clerk of the committee, I will now preside over the election of the chair.

[*English*]

I must inform members that the clerk of the committee can receive only motions for the election of the chair. The clerk cannot receive other types of motions and cannot entertain points of order nor participate in debate.

[*Translation*]

Pursuant to Standing Order 106(2), the chair must be a member of the official opposition.

I am ready to receive motions for the chair.

Ms. Ménard, you have the floor.

Marie-Gabrielle Ménard (Hochelaga—Rosemont-Est, Lib.): It is with great enthusiasm that I propose Ms. Dominique Vien as chair of the Standing Committee on the Status of Women.

The Clerk: Thank you.

Are there any further motions?

Seeing that there are none, I will ask whether it is the pleasure of the committee to adopt the motion?

(Motion agreed to)

[*English*]

The Clerk: I declare the motion adopted and Madame Vien elected chair of the committee.

In the absence of the chair, I invite the vice-chair, Ms. Khalid, to take the chair.

The Vice-Chair (Iqra Khalid (Mississauga—Erin Mills, Lib.)): We'll suspend for a couple of minutes, folks.

• (1530)

(Pause)

• (1535)

The Vice-Chair (Iqra Khalid): All right. I think we are ready to bring in our witnesses. I see that they are here.

Go ahead, Madame Ménard.

[*Translation*]

Marie-Gabrielle Ménard: Madam Chair, before we welcome the witnesses, can we check with the clerk whether we've received the availability of the Minister of Justice to appear before the Standing Committee on the Status of Women?

[*English*]

The Vice-Chair (Iqra Khalid): The Minister of Justice has sent in a notice that he is available to appear to speak to Bill C-16. If the committee agrees, we can go ahead and schedule him in—if five members are okay with that.

Go ahead, Madame Ménard.

[*Translation*]

Marie-Gabrielle Ménard: I'm in favour of having the Minister of Justice appear. I think this committee has very often wanted to ask questions of the minister. Knowing that he is available on April 21, in just a few days, I welcome his appearance.

[*English*]

The Vice-Chair (Iqra Khalid): That's great.

Are members on this side okay with that? We were talking about the Minister of Justice having made himself available to come to speak to us about Bill C-16 on April 21 from 12 p.m. to 1 p.m. Is that okay?

Some hon. members: Agreed.

The Chair: We'll go ahead and schedule that in, then.

We'll move on now to our witnesses.

Welcome to meeting number 32 of the House of Commons Standing Committee on the Status of Women. Pursuant to Standing Order 108(2) and the motion adopted by the committee on Wednesday, December 10, 2025, the committee will resume its study of the abuse and financial vulnerability of senior women.

Today's meeting is taking place in a hybrid format pursuant to the Standing Orders. Members are attending in person in the room and remotely using the Zoom application.

Before we continue, I'd ask all in-person participants to consult the guidelines written on the cards on the table. These measures are in place to help prevent audio and feedback incidents and to protect the health and safety of all participants, including interpreters. You will also notice a QR code on the card that links to a short awareness video.

I would like to make a few comments for the benefit of members and witnesses.

Please wait until I recognize you by name before speaking. For those participating by video conference, click on the microphone icon to activate your mike, and please mute yourself once you've done speaking or are not speaking.

For those on Zoom, at the bottom of your screen, you can select the appropriate channel for interpretation—french, English or French—so you can effectively hear what everybody is saying here in the room.

If you wish to speak, please raise your hand. For those on Zoom, if you use your “raise hand” function, I can see it from here as well.

All comments should be addressed through the chair. I encourage everybody to be cordial and respectful in the comments you make today.

● (1540)

I will introduce the panel of speakers today. We have the Association féministe d'éducation et d'action sociale, represented by Lise Courteau and Hélène Cornellier. We have the Canadian Center for Women's Empowerment, represented by Meseret Haileyesus. We also have the Sai Dham Food Bank, represented by Vishal Khanna.

Each of you will have five minutes to speak. We'll start with the Association féministe d'éducation et d'action sociale.

Please go ahead. You have five minutes.

[*Translation*]

Lise Courteau (President, Association féministe d'éducation et d'action sociale): Thank you very much, Madam Chair.

The Association féministe d'éducation et d'action sociale, or AFEAS, thanks you for inviting us to testify as part of your work on the abuse and financial vulnerability of senior women.

Since its founding in 1966, the Association féministe d'éducation et d'action sociale has been dedicated to advancing gender equality at all levels of society. AFEAS brings together approximately 5,000 members from local and regional bodies, each governed by a board of directors.

With respect to the situation of seniors, Statistics Canada reported a 2.5% increase in the number of people aged 65 and over living below the poverty line between 2020 and 2021.

Three main factors affect women more severely than men and place them at a greater risk of financial insecurity and abuse: lower retirement income, the lack of recognition of unpaid work, and isolation.

On the issue of income, a study by Ruth Rose published in 2019 on the situation of seniors in Quebec showed that senior women rely more on public pension programs than men, at a rate of 47% compared with 31%. That gap stems from the lower wages earned by women, who are predominantly limited to undervalued “women's” jobs, and from more frequent absences from the labour market because of family obligations as mothers and caregivers.

On the issue of unpaid work, many seniors, particularly women, provide help within the family. This can include looking after children during school holidays or strikes and caring for relatives experiencing a loss of independence. This essential assistance results in additional expenses for senior women, many of whom are already stretching their meagre incomes to the limit.

On the issue of isolation, various studies indicate that women; senior caregivers; people on low incomes; indigenous, immigrant and LGBTQ+ senior women; and people living in rural and remote areas are more likely to experience isolation.

On the issue of abuse, seniors experience various forms of violence and abuse, including psychological and financial abuse, from loved ones within the family or people who assist them in their daily lives. More recently, seniors have also been victims of financial fraud, depriving them of the savings they had put away for their old age.

Finally, on the issue of homelessness, in Quebec between 2022 and 2025, the number of visible homeless people increased by 20% across the province. Furthermore, recently released figures do not reflect the situation of women, who face a lack of shelters and are more likely to experience violence, particularly sexual violence. Nor do they show hidden homelessness, which is difficult to quantify.

Taking into account the precarious situation of many senior Canadian women, AFEAS recommends several things.

First, the federal government should make changes to retirement programs using a gender-based analysis.

Second, retirement plans should be based on personal income, not family income, to support women's financial security.

Third, women who have cared for children or relatives experiencing a loss of autonomy should receive a top-up to the basic old age security pension benefit.

Fourth, the old age security pension, the guaranteed income supplement and all other pension income replacement measures should be indexed to the cost of living.

Fifth, public pension plans should pay all retirees a minimum retirement benefit equivalent to the after-tax low-income cut-off.

Sixth, all non-refundable tax credits that senior women may be eligible for should be converted into refundable tax credits.

Seventh, measures should be adopted to counter financial fraud, particularly on social media.

Eighth, there should be support for educational programs on retirement protection plans and how to recognize financial fraud.

Ninth, investment is needed in shelters and housing for women, particularly senior women experiencing homelessness.

Thank you for your attention.

• (1545)

Iqra Khalid: Thank you very much.

[English]

We'll move on now to the next witness, who's from the Canadian Center for Women's Empowerment.

Please go ahead for five minutes.

Meseret Haileyesus (Founder and Executive Director, Canadian Center for Women's Empowerment): Good afternoon, members of the House of Commons Standing Committee on the Status of Women. Thank you so much for the invitation to appear today.

My name is Meseret Haileyesus. I'm the executive director of the Canadian Center for Women's Empowerment, or the CCFWE.

The CCFWE is the only national non-profit organization in Canada dedicated only to addressing economic abuse and injustice through research, education, financial empowerment and policy influencing. We define economic abuse as a range of behaviour used to control someone's economic resources or freedoms, including denying access to money, exerting control over resources or using intimidation to constrain financial autonomy.

The vulnerability of senior women to economic abuse is a critical yet often overlooked dimension of elder abuse in Canada. In fact, financial abuse is the most common form of elder abuse in our country. Senior women are uniquely positioned at the intersection of various risks.

In 2022, there was a 26.2% gap in median income between men and women aged 65 and older. Older women represent 58% of victims in police-reported family violence cases. Furthermore, women between the ages of 50 and 69 face a higher dollar loss in reports of fraud. Factors such as long-standing financial dependency, social isolation, ageism and the stigma associated with disclosing abuse often prevent these women from seeking help.

For many senior survivors, financial dependence is not a new occurrence, but a result of a lifetime of employment sabotage, caregiving responsibilities or being prevented from pursuing education. Economic abuse may be found out only during the time when a woman may be ready to retire and finds that this is no longer a possibility, forcing her to remain in the workforce.

Ageism further compounds this by excluding women from the job market or by justifying the removal of their financial autonomy under the false assumption that they are no longer capable of managing their own affairs. A woman whose retirement funds have been tampered with and who must now work faces the difficulties of being denied access to the workforce that's essential for her livelihood.

When senior women lack financial resources, they are often forced to remain in unsafe housing or abusive relationships because they simply cannot afford to leave. There are many women who feel obligated to remain, as they may be the caregiver of the person causing the abuse or of other members of their family.

As it was flagged as an area of consideration in your study, we know that while federal income supports are intended to provide stability, they can be and are being exploited. Programs like the Canada pension plan, the CPP, old age security, the OAS, and the guaranteed income supplement, the GIS, are frequently intercepted by people causing harm. This occurs through various means, including coercive account sharing, redirected deposits and the misuse of the power of attorney.

Additionally, as banking moves further into the digital realm, senior women face increased risks of technology-facilitated economic abuse, including romance fraud and sophisticated phishing schemes. This increases the vulnerability of people who don't have strong digital literacy.

We must recognize that senior women don't all face the same experience. Older, racialized, immigrant women are most likely among senior women to live in poverty. Language barriers, isolation and a lack of familiarity with the Canadian system make women from Black, newcomer, first nations, Métis and Inuit communities even more vulnerable to sustained economic control and exploitation.

To address this gap, the Canadian Center for Women's Empowerment urges immediate federal action in three critical areas.

First, strengthen the national response. All findings related to senior women's economic abuse must be explicitly reflected in the forthcoming code of conduct on the prevention of economic abuse. This cannot be treated as a side issue. This must form part of a coordinated federal strategy that responds to both interpersonal economic abuse and the growing trend of external financial scams targeting old women.

Second, protect federal income programs now. Service Canada must implement standardized and proactive safeguards to detect suspicious activity, including sudden changes in direct deposit information, unusual withdrawals and signs of coercion. There is an urgent need for an emergency override mechanism so that survivors can quickly regain access to their benefits.

• (1550)

Third, commit sustainable funding in budget 2026. Canada cannot address this crisis without long-term investment. Budget 2026 must provide sustainable funding for organizations working to prevent and respond to economic abuse. That fund must be intersectional, equitable and intentionally directed towards Black and racialized—

The Vice-Chair (Iqra Khalid): Thank you very much. I apologize. You're out of time. Hopefully you can bring that up during questioning.

We are going to move on to Mr. Vishal Khanna.

Please go ahead. You have five minutes, sir.

Vishal Khanna (Director, Sai Dham Food Bank): Good afternoon. Thank you for the opportunity to appear at the Standing Committee on the Status of Women.

I feel sad today that I've been given an opportunity to talk about motherhood...who is the generation giving cause to today's nature and allowing the whole of humanity to be sustained and to live. It's really sad to talk about that today.

My name is Vishal Khanna. I'm the co-founder and director of one of the largest independent food banks delivering culturally and medically appropriate groceries to seniors across the greater Toronto and Hamilton areas. As of today, we help over 60,000 people a month.

Today's testimony will be based on frontline experience in serving vulnerable populations, particularly senior women, across the greater Toronto and Hamilton areas. This submission reflects our observations, findings and recommendations regarding financial vulnerability, abuse, food insecurity, health care access and social isolation among senior women in Canada.

Our first community-level observation is that in our daily work, we are seeing a clear and growing shift where our senior women, our mothers, are increasingly accessing food banks for the first time, struggling with rent, food, health care and medication costs, living alone with limited family or social support and experiencing emotional distress and isolation. What was once occasional support has now become a long-term reliance on community services, reflecting deeper system pressures.

Our second observation is about financial vulnerability and poverty. According to the Government of Canada, over 10% of Canadians, approximately four million, live in poverty. Our seniors are a huge part of this number, which is growing day by day. Senior women remain disproportionately affected due to fixed incomes, a longer life expectancy and the rising cost of living. Even small financial shocks such as a rent increase or medical expenses can quickly lead to a crisis situation.

Our third observation is that food insecurity continues to rise significantly in Canada. Approximately 10% to 12% of senior households are experiencing food insecurity. That's from Statistics Canada. Women-led households are more likely to experience food insecurity than male-led households. In practice, senior women often reduce meals or nutrition intake to manage housing and health care costs.

Our fourth observation is about health care access, wait times and the pressure on the system. A major and growing concern is delayed access to health care services. Across Canada, current evidence shows significant delays. The median wait time from a general practitioner's referral to treatment is approximately 28.6 weeks. In Ontario, the total wait time is about 19.2 weeks on average, still including both specialist consultation and treatment delays. Diagnostic imaging delays remain significant. An MRI can take up to 18 weeks, while a CT scan can take from eight to nine weeks. Regarding mental health and therapy wait times, adult mental health wait

times average over 103 days, while child and youth mental health wait times average 62 days.

What this means in reality is that we are observing seniors waiting months for specialist care; delays in diagnostic imaging and follow-ups; long waits for physiotherapy, rehabilitation and geriatric care; and significant delays in mental health counselling and therapy access. These delays often result in worsening chronic illness, increased emergency room visits, reduced mobility and independence, and greater emotional and financial stress.

For senior women, these delays compound existing vulnerabilities, such as abuse, financial exploitation and isolation. Financial abuse remains one of the most common and under-reported forms of elder abuse in Canada. Risks include scams and fraud targeting seniors, financial exploitation in trusted relationships, and a limited awareness of reporting systems. At the same time, social isolation is widespread. Many senior women live alone, have limited mobility, experience loneliness and depression and lack access to mental health support. For many, community organizations become their only consistent source of connection and support.

• (1555)

On the demographic pressures and future outlook, Canada is facing a major demographic shift. By 2030, we're expecting seniors to represent 20% to 30% of the population. This will significantly increase pressure on health care systems, income security programs, housing supply and community and social services. This makes early intervention and systemic reform urgent.

Here are our key findings. Based on first-hand experience and national data, financial vulnerability among senior women is increasing due to cost of living pressures. Food insecurity is becoming chronic rather than temporary. Health care wait times are significantly impacting seniors' well-being. Mental health and therapy delays worsen outcomes. Financial abuse—

The Vice-Chair (Iqra Khalid): I apologize, sir. You are about a minute over your time. You can address the rest of your remarks through the questions that will be coming to you.

Moving to our questions, we'll go to Ms. Cody for six minutes.

Please go ahead, Ms. Cody.

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

I want to say thank you to all the witnesses for coming here today.

I'd like to focus on the structural differences between single seniors and senior couples. I'll address my questions to Lise Courteau.

I want to know if our current system adequately reflects a higher per-person cost and the risks faced by those aging alone, particularly women, because statistics show that they live longer. A senior couple can have a substantially higher combined income before triggering the OAS clawback compared to a single senior living alone. Given that senior couples can share pensions, whereas a single senior cannot, would applying a lower threshold create further hardships and a disadvantage for the single senior in covering all the same costs of living?

[Translation]

Hélène Cornellier (Head, Political Affairs and Government Relations, Association féministe d'éducation et d'action sociale): I will respond on behalf of Ms. Courteau.

My name is Hélène Cornellier. I'm head of political affairs.

I'd like you to repeat your question because it wasn't clear to me.

You wanted to know the difference between couples and single people.

Is that right?

[English]

Connie Cody: It's about the difference between senior couples and single seniors, because senior couples can share pensions, whereas single seniors cannot.

If anyone were to apply a lower threshold on pensions—for the clawback, for instance—would that create further hardships and disadvantages for the single senior in covering all of the same costs of living?

• (1600)

[Translation]

Hélène Cornellier: Certainly, a single person, who has to pay rent, food, electricity and all other expenses on their own, doesn't split their expenses with a partner. The costs are therefore higher, and, as mentioned, in many cases, women have lower incomes than men.

Obviously, I won't distinguish between two women living together as a couple and a woman and a man, because I wouldn't be able to make that kind of comparison. Let's say that, in traditional heterosexual couples—that's how I would put it—men have earned more money, so they should normally pay more expenses, which would help the woman pay her share without using too much of her income.

However, for AFEAS, it's important that tax and other measures related to retirement apply to individuals, not families, even for people in couples. In many cases, this penalizes women, who end up poorer and lose part of their income. The guaranteed income supplement is one example. If a person has a spouse, they will lose about \$400 per month. Instead of receiving about \$1,000 per month, the person will receive around \$600 because they have a partner.

We believe it's important for the measures to be applied on an individual basis.

[English]

Connie Cody: Thank you. I appreciate it. I'm running out of time, and I'd like to ask some more questions.

I'd like to direct a question to Meseret Haileyesus.

Many Canadians are nearing retirement age and are realizing that the amounts they've been able to save are no longer sufficient enough to get by given the inflated cost of living we see today. For those nearing retirement and who have little time to boost retirement investments, what do the next five to 10 years look like? Will there be a further increase to the financial vulnerability of seniors if we don't make changes?

Meseret Haileyesus: I may not answer the full ask, but what we have seen is that even though there is current support available through CPP, OAS or GIS, the biggest barrier is access to their own financial resources. That's a huge barrier. That's what my organization stands for. We're now working on those aspects of livelihood for seniors. We'll continue asking, of course, and demanding that governments make sure that financial institutions are safe for these people.

That's the most important thing I would like to say at this time.

Connie Cody: I was recently in Thunder Bay and spoke to a police chief there. He told me that elder abuse is now ranking third in crimes of abuse, next to intimate partner violence and child exploitation. Could you speak a bit to this? How can we protect seniors?

Meseret Haileyesus: Economic and financial abuse—

The Vice-Chair (Iqra Khalid): My sincerest apologies, but that concludes your time.

Meseret, if possible, can you perhaps provide a written submission with your answer?

Meseret Haileyesus: Okay.

The Vice-Chair (Iqra Khalid): Thank you very much.

Mr. Chen, please go ahead. You have six minutes.

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

Thank you to all our witnesses today for coming to speak on this very important topic.

I would like to begin by asking Ms. Meseret Haileyesus to complete sharing with us her third recommendation. She started talking about long-term investment in funding for organizations but ran out of time.

You have the floor.

• (1605)

Meseret Haileyesus: Our demand is that the federal government, in budget 2026, specifically focuses on economic abuse services that include culturally responsible support for under-serviced populations, training on preventing and responding to economic abuse, and public education on prevention.

We know that in budget 2025, economic abuse was mentioned 17 times. We're very grateful for that. Now the Canadian government and Finance Canada are mobilizing many organizations to address economic and financial abuse, but this investment must be continuous. It must be sustainable.

We are in the initial stage, so that's what we are demanding right now.

Shaun Chen: Thank you very much.

You also talked about the particular challenges that are faced by immigrant, indigenous and racialized women seniors. You mentioned the need, as you spoke just now, for long-term investment in organizations doing work on the ground, as well as protecting federal income support programs.

What specific recommendations do you have for the government to ensure that all women, including those who have different lived experiences, can be supported and to ensure that their unique challenges are also uniquely addressed?

Meseret Haileyesus: I would like to recommend investment in survivor-led initiatives. Survivors have a story. Survivors have a passion. Survivors have an understanding from lived experience. To change some policies is the most important thing.

We also need to continue investing in data. Data is very important. Canada is one of the countries that lack data on financial and economic abuse. I think investment in research is very important.

We also need to see equitable intersectional engagement in public policy. Women who look like me—I'm also a survivor—must be included in those conversations. I think that's the most important thing. We need to be included.

The other thing is that we need to include and expand our digital literacy and financial literacy. This is very important, especially for newcomers and immigrants to this country.

These are my recommendations on survivors and also how to make change.

Shaun Chen: I'll turn to another issue.

Economic abuse is often linked to coercive control. From your experience, how important is legislation like Bill C-16, which strengthens responses to coercive control and intimate partner violence, in recognizing financial abuse as a serious form of violence?

Meseret Haileyesus: As we know, an abuser's best friend is isolation and power, and power is money. This is a tactic most abusers

use to cripple women in many ways. We really would love to see the criminalization of and supports for coercive control.

We want to also make sure that our justice system is in place for Black and indigenous survivors. As you know, there are a number of gaps and issues in our justice system. I think that's the most important thing: addressing both coercive control and economic abuse. It really helps in addressing any gender-based violence in this country.

Shaun Chen: I'll turn to Mr. Vishal Khanna.

The work you do at the food bank has, I'm sure, provided you with insight on this issue. From your perspective, how important are federal investments like supports for shelters, housing and family literacy programs and income supports like OAS and GIS in helping women who are experiencing economic abuse to safely leave harmful situations they might find themselves in? Have you come across any situations you would like to provide some insight on?

Vishal Khanna: Mr. Chen, thank you so much for giving me the opportunity to talk about this.

As I said before, we have to go a bit deeper and away from just this. Where does it start? Where does everything begin? It begins with experiencing emotional distress and isolation, where women just break down. When they have nothing to talk about, it makes a difference.

If we have something that combines health services, shelters and an area where education can be brought to them, it will help them a lot. We also have to see if there is any way that isolation can be fought and medical services can be fought...emotional distance. A weakness for any woman or any mother is emotions. Fraudulent people can only come forward when they find that vacuum...and are able to get to somebody and break that emotional breakdown. It's easy.

As you recommended, it would be a huge help to educate them, guide them and provide a special number, like we have with 811. Can we have something for women? Can we reconfirm a number just for them and find some solutions for our mothers who are fighting all of that?

• (1610)

The Vice-Chair (Iqra Khalid): That concludes your time, Mr. Chen. Thank you very much.

We're moving on to Madame Larouche for six minutes.

[Translation]

Ms. Larouche, you have the floor.

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

I thank my colleague Mrs. Roberts for proposing this study, which I was very pleased to support. Excuse me, it was actually Ms. Cody.

Before being elected, I was a project manager raising awareness about elder abuse and intimidation. I spoke on a daily basis with firefighters, police officers, people at city halls and people working at financial institutions to educate them about abuse. June 15 is an important day. It's World Elder Abuse Awareness Day. That's why I encourage people to wear a purple ribbon on June 15.

However, before that, April 7, if I remember correctly, was a very important day for AFEAS, whose representatives are with us today. I acknowledge the decades of struggle and fight to have invisible work recognized. Unfortunately, there is still no official day. AFEAS had asked that the first Tuesday of April be designated to recognize invisible work. It wouldn't be just a date on the calendar. It would be a national day of collective reflection on the measures that could be implemented.

Ms. Courteau, in your opening remarks, you identified invisible work as the second factor contributing to the impoverishment of women.

Why, in 2026, is there still no official invisible work day on the first Tuesday of April?

What could such a day change?

Ms. Cornellier, you can also answer my questions.

Hélène Cornellier: AFEAS established that day in 2001 and designated the first Tuesday of April as the day of recognition. I must admit, after all these years, despite a motion put forward in 2010 by a person whose name escapes me—

Andréanne Larouche: It was Nicole Demers.

Hélène Cornellier: Nicole Demers, who has since passed away, was a member of Parliament for the Bloc Québécois. A motion was unanimously adopted to recognize that day, but there was no follow-up on the motion. Motions can be adopted, but they don't necessarily go any further.

We've continued the work since then. The campaign has now been going on for 26 years, and we've been asking both Quebec and the federal government to create this national day. It would make people think about unpaid and invisible work, so the census and social surveys can properly take it into account over time. The goal is to have measures that recognize this contribution to society.

It's not true that having children or being a caregiver is merely a private matter. It's also a social matter. If we didn't have children, society wouldn't exist. We wouldn't be here today. What will happen if we don't take care of our caregivers? Health systems don't have the capacity to care for loved ones the way women and community agencies do.

All this work needs to be recognized and compensated in some way. For instance, women could be compensated for the years spent away from the labour market through pension income or other similar measures.

Despite all our requests to the federal and Quebec ministers responsible for the status of women, we haven't received any response to date.

• (1615)

Andréanne Larouche: I know that you want to implement measures to continue putting pressure on the federal government. I will help you. I want to acknowledge the wonderful group from AFEAS Granby, with whom I had a great lunch and discussion last Tuesday. That's how I celebrated invisible work day.

That said, in your opening remarks, you also talked about the issue of lower income in retirement. At this time, there still hasn't been an increase for senior women between the ages of 65 and 74.

What impact does this have?

The Bloc Québécois has just introduced Bill C-261, to at least ensure that women aged 65 to 74 receive the same amount as women aged 75 and over.

Why does this discrimination exist?

How does this impact the financial situation of senior women?

Hélène Cornellier: When the measure was adopted, under Mr. Trudeau's government, seniors aged 75 and over were thought to have higher expenses than seniors aged 65 to 74, if I recall correctly. Moreover, they are generally no longer working, whereas many seniors aged 65 to 74 work, which is not often the case for women. That's what we see in the literature.

However, that's not a real argument. What I read everywhere and what I've heard from other witnesses today is that women aged 65 to 74, like those from 75 to 106—there's a woman in Quebec who is now 106 years old—have difficulty making ends meet. The 10% increase in the pension, which is not huge, would help these women and prevent discrimination among pensioners. In any case, the 10% increase would go to both men and women aged 65 to 74.

AFEAS had supported Bill C-319, and if it's brought back, we'll also support the new bill.

Andréanne Larouche: It has been brought back, in the form of Bill C-261.

I apologize again to my colleague Ms. Cody.

The Vice-Chair (Iqra Khalid): Thank you very much.

[English]

We are now going to Ms. Roberts for five minutes.

Please go ahead, Ms. Roberts.

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

My questions will be addressed to Mr. Vishal Khanna.

First of all, it's so nice to see you again. I love your mission statement for your food bank, and I want the committee to know what it is. It's "No one should go to bed hungry". What an amazing idea.

I would like to first say thank you to you and to the Sai Dham team for your commitment and dedication to our community. I've had the pleasure of visiting your food bank several times over the years.

I would like to share with the committee the program you have implemented for our seniors. Seniors who are unable to drive to your location can order their preferred meals for delivery through your program. I believe this benefit is a fantastic choice for our seniors. Thank you for this program. I also understand that, since inception, you have provided support for more than 3,625 seniors across the GTA and the GTHA. Your program supports 26 cities.

As of March 2025, there have been nearly 2.2 million visits to food banks in Canada, the highest number in history. It is shocking to hear from so many seniors every day, who have worked hard to support their families and build this country, that they are now being forced to rely on wonderful organizations like yours to feed themselves. Would you say that the current supports from the government are failing to ensure that seniors in this country can live in dignity?

Vishal Khanna: Madam Anna Roberts, thank you so much for that question, and thank you for always putting a light on what we do.

We came up with two parts of it. The first is that nobody should go to bed hungry, and we thought of another one recently, which is that no child should go to school hungry. These are two things we started.

If we look at today's scenario and the way we are getting calls and anticipating new seniors being added to the pipeline of delivery, we see that there are huge issues and gaps—and not only when talking about services or senior living. The focus that we need to talk about is the aging at home concept. What seniors need today is more services where their experiences and isolation can be taken care of. They need somewhere where health services can be handled better than what they go through today and where they have more opportunities to interact and live happily.

Today, for those who have lost their partners, it is very difficult to live. They need to find new ways to connect and talk, but it is very painful, and the services and support they have today are not sufficient for them to live.

Culturally, medical needs are very different. Medical conditions put them in such a situation that they have to have only organic or whole foods—items like that. It's very hard for them to sustain themselves.

• (1620)

Anna Roberts: I'm going to present something to you, Mr. Khanna. If we look at a couple—a senior husband and wife, or partners—earning \$50,000 and look at a single senior earning \$50,000,

I will tell you that because of income splitting, the couple pays \$1,172 in taxes while the single senior pays \$6,521 in taxes.

Would you agree with me that even for seniors who are going back to work so they can sustain the opportunity to live in dignity, that's not currently happening? Nineteen per cent of food bank clients report employment as their main source of income, compared to 12% in 2019. This year, the cumulative impact of inflation has further eroded the purchasing power of people who are employed.

What recommendations do you have for this government to assist senior Canadians—who built this country—when living expenses are out of control? They deserve better during their retirement years.

The Vice-Chair (Iqra Khalid): You have 15 seconds to answer that question. If not, you can provide it to us in writing.

Vishal Khanna: I have just one thing, and it's very short. It's that affordability has made it difficult for people to sustain themselves in Canada today. Seniors are now a part of that. Can we make affordability easier so people can buy daily groceries? That would help.

Anna Roberts: Thank you.

The Vice-Chair (Iqra Khalid): That was great, Mr. Khanna. You're awesome.

We're moving on to Mr. Louis for five minutes.

Please go ahead.

Tim Louis (Kitchener—Conestoga, Lib.): I'm pleased that we're undertaking this study on the abuse and financial vulnerability of senior women, because, as we hear, inequality doesn't disappear with age for many women; it actually compounds. We're hearing that senior women are more likely to live alone, more likely to rely on fixed incomes and more likely to experience poverty. These outcomes reflect a lifetime of lower earnings, unpaid caregiving in many cases, pension gaps and systematic gender inequality. Unfortunately, we're also seeing growing risks of financial abuse through scams, coercive control and the misuse of financial authority, sometimes by those closest to them. These risks are heightened, as we're hearing, by isolation, housing insecurity and barriers such as language, disability or limited digital literacy.

I'm happy that I get to be a part of this study. It gives us an opportunity to examine how we can ensure that senior women can age with independence, financial security and dignity. I really appreciate the input from everyone. This is very important.

I would like to start with Ms. Courteau.

I hear from seniors in my community that when people are aging, especially senior women, they often want to stay in their community, particularly smaller communities. Many times their families have moved away, but they still don't want to move with a daughter or daughter-in-law somewhere else. They want to age at home in their communities.

I know how important it is to have a housing strategy for seniors so they are able to stay. We have a national housing strategy through which we're working to increase access to safe and affordable housing. We have programs like the rapid housing initiative and the housing accelerator fund. How important is it to help seniors age safely and independently in their communities?

The Vice-Chair (Iqra Khalid): Who are you directing that question to?

Tim Louis: I'm sorry; it was for Ms. Courteau. I thought interpretation was catching up.

[Translation]

Hélène Cornellier: I will respond on behalf of AFEAS.

I think it's essential that seniors be supported. We saw the harm the pandemic caused to seniors, whether they were living in retirement homes, residential and long-term care centres, or CHSLDs, here in Quebec, or even their own homes. The effects of that isolation are still being felt today. These people are experiencing it. They're more withdrawn from the rest of society, especially if they were people who tended to keep to themselves and had few people in their circles.

Adequate housing should be made available to seniors so they can stay in their community. In Quebec, we talk a lot about people in CHSLDs, but 80% of seniors actually live at home. If measures aren't put in place to support them where they live, be they health services, community services or city services, they won't get any help. Their quality of life won't improve either, which can lead to more hospitalizations and early deaths.

That's not what we want. We want seniors and our families to live healthy lives as long as possible. It's obvious that seniors remain healthy longer when they're properly supported, with their family helping them, even if they're not necessarily living with them, and when services are available nearby. They live longer, so they participate in society. Many seniors do volunteer work, they help their neighbours when they need it, and assist their children and grandchildren when needed.

There's an entire segment of society that isn't being helped, that's being left to wither away. Quite simply, I'd say that's the situation.

• (1625)

[English]

Tim Louis: That was such a thorough answer. I don't have time for more, so thank you.

Also, thank you to everyone in the services throughout our communities. The many not-for-profits and the services that are taking care of our seniors are really the heartbeat of that, as are the many families helping aging parents. It wouldn't happen without all of them. For anyone listening, thank you.

Thank you, Madam Chair.

The Vice-Chair (Iqra Khalid): That was literally right on the dot, Mr. Louis. You are phenomenal. I appreciate that.

Our last questioner for this round is going to be Madame Larouche for two and a half minutes.

[Translation]

Andréanne Larouche: Thank you, Madam Chair.

I'd like to thank the witnesses again for being with us today.

Ms. Haileyesus and Mr. Khanna, thank you for the work you do. It's important. We know that more and more seniors are unfortunately forced to seek food assistance. I also know all the work you do to empower women, Ms. Haileyesus. We've met previously.

I will now turn to the representatives from AFEAS.

The income of senior women is up to 30% lower than that of senior men. Is this insecurity the main cause of vulnerability?

Women are also twice as likely to live in poverty. Again, is an increase in old age security benefits starting at age 65 essential?

In addition, one in five seniors who rent has housing needs. Does the housing crisis make women more vulnerable? It's upsetting to know that women end up on the streets, but does this insecurity also lead to hidden homelessness?

You referred to it in your opening remarks, but I'll give you the opportunity to talk about it further.

Hélène Cornellier: On the issue of income, the lack of pay equity in Quebec and elsewhere in Canada has meant that today's senior women have not enjoyed the same pension benefits as men. That means that there's a major loss there.

Moreover, some had to step out of the workforce more or less regularly to help their family, whether to care for a newborn or a child with special needs, such as a disability, or to assist a loved one, such as a spouse or parent. Leaving the workforce means they lose income and often miss out on promotions. Obviously, this affects retirement income, which is lower for many women. I'm not saying it's all women—the trend seems to be reversing—but it continues.

We also see more and more women who have to leave their homes because they are evicted or their rent is too expensive. Rent can represent 55% of income. In some cases, I've read that it can be as much as 80% of income. They're no longer able to pay their rent and they end up on the street.

There's more hidden homelessness among women, but there are women living on the streets. It's visible homelessness, which is very dangerous for them. They go to shelters. I think there are one or two for women in Montreal. That's not enough. I don't know what it's like in Toronto or in other Canadian cities.

Hidden homelessness refers to women who live for a while with their daughter or son, for example, or with a friend, because they can't move in permanently with someone. They no longer have an address. That's really a major problem.

• (1630)

[English]

The Vice-Chair (Iqra Khalid): Thank you very much.

That concludes our time for the first hour.

[Translation]

I thank the witnesses for their participation.

[English]

If there is anything additional you would like to say based on the questions you heard, I encourage you all to please write your answers in. Send anything you were not able to talk about today to the committee. You have the clerk's email address.

We'll suspend briefly to—

Anna Roberts: Madam Chair, I believe Mr. Khanna has his hand up.

The Vice-Chair (Iqra Khalid): Mr. Khanna, did you want to say something?

Vishal Khanna: Thank you. I won't take up much time, Madam Chair.

I feel that for our mothers, the discussion is not worth it. Our mothers should be paid a different respect with dignity and have places just for them to live and get care, and not just as women. I am thinking of them as mothers. If we could do something, like special shelters, special care and special support, that would be wonderful to have.

Thank you.

The Vice-Chair (Iqra Khalid): Thank you very much for that addition, Mr. Khanna. It was very valuable.

I'll suspend briefly as we move witnesses. Thank you again for your participation.

• (1630)

(Pause)

• (1635)

The Vice-Chair (Iqra Khalid): We are back and good for another hour of amazing testimony from witnesses.

In this hour, we have, from the Barbra Schlifer Commemorative Clinic, Jehan Chaudry. We also have, from the National Association of Federal Retirees, Gisèle Tassé-Goodman and Amy Baldry, who may be answering some questions today. We are also joined today by Talia Bronstein from the National Institute on Ageing.

Thank you, witnesses, for being here. You will each have five minutes for your opening remarks, starting with Ms. Chaudry.

Jehan Chaudry (Director, Interpreter Services and Operations, Barbra Schlifer Commemorative Clinic): Thank you, Madam Chair and members of the committee, for the invitation to appear today.

My name is Jehan Chaudry. I am the acting executive director at the Barbra Schlifer Commemorative Clinic, and I am appearing on behalf of the clinic.

The clinic is a community-based organization that supports women and gender-diverse people who have experienced violence, including intimate partner abuse, financial abuse, coercive control and exploitation. We provide trauma-informed legal services, counselling, interpretation and community education. We work with survivors across their lifespan, including a growing number of senior women.

The women we serve are diverse. Many are racialized, immigrants or refugee women, women with disabilities, women living on fixed or precarious incomes and women for whom neither English nor French is a first language. These intersecting identities significantly shape both the abuse they experience and the barriers they face in accessing safety, income and support.

What we're sharing today is grounded in frontline practice and WAGE-funded programming, and in what senior women themselves tell us about the barriers.

For many senior women, abuse does not end with age. It becomes more hidden and more complex. Financial abuse is one of the most common and least recognized forms of harm we see. It includes control over income or benefits, forced debt, pressure to sign financial or legal documents, and exploitation by partners, family members or caregivers.

For racialized senior women, women with disabilities and immigrant seniors, these harms are often compounded by language barriers; dependence on others for caregiving, transportation and interpretation; mistrust of institutions due to past discrimination; and fear of jeopardizing housing, immigration status or family relationships. These realities intersect with fixed incomes, rising costs of living, health needs, social isolation and deepening financial vulnerability.

Through our financial empowerment workshop series, senior women consistently tell us that income insecurity increases intense emotional stress, that financial instability interferes with healing and safety planning and that navigating federal and provincial benefit systems while recovering from abuse is overwhelming, particularly for women with disabilities and limited digital access. At the same time, we see powerful outcomes when financial education is trauma-informed, culturally responsive and delivered in the community. Ninety-four per cent of our participants reported feeling less isolated, and 88% reported improved emotional well-being.

For many racialized and immigrant senior women, language-accessible and peer-supported spaces are often the first place they feel safe speaking about financial issues without shying away out of shame. The key in this is that income supports must be paired with trauma-informed financial education and opportunities for connection, not delivered in isolation.

In our groups, we also found that employment is not the first intervention that senior survivors need. Only a small number of senior women engage with us because they are seeking employment. The vast majority prioritize safety, a stable and predictable income, managing basic living costs, emotional healing and social reconnection. This is especially true for women with disabilities or chronic health conditions, and for women who spent years economically marginalized due to caregiving, migration or abuse. For disabled and racialized seniors, these risks are heightened by accessibility barriers, racism and limited transportation options.

Participants consistently identified the community aspect of our programming as one of the most important supports in their recovery. This raises a crucial policy question: How can federal funding better support safe, accessible community spaces and long-term partnership with trusted, culturally specific and disability-inclusive organizations?

- (1640)

Scams and fraud are serious and ongoing threats to senior women, particularly those who have experienced abuse. Survivors are often targeted because of financial insecurity, isolation and reduced confidence after years of coercive control.

In conclusion—

The Vice-Chair (Iqra Khalid): I apologize, Ms. Chaudry. You're out of time. Hopefully, you can address the rest of your comments during the questions.

We'll now move on to Ms. Tassé-Goodman for five minutes.

Please go ahead.

Gisèle Tassé-Goodman (Chair, National Board of Directors, National Association of Federal Retirees): Good afternoon. Thank you for the invitation to speak today. My name is Gisèle Tassé-Goodman. I'm the chair of the National Association of Federal Retirees. I'm joined by Amy Baldry.

Our association is the largest national advocacy association, representing active and retired members of the federal public service, Canadian Armed Forces and RCMP, retired federally appointed judges, as well as their partners and survivors. The association ad-

vocates for improvements to the financial security, health and well-being of our members and all Canadians.

When considering the financial vulnerability of older women in Canada, we must examine retirement income security and the persistent gender inequity that exists. Nationally, the gender pay gap has remained unchanged since the 1970s. In 2020, one in five women aged 25 and over lived below the low-income cut-off, which is dramatically higher than it is among men.

We also see broader gender gaps in pensions among former public servants. Access to workplace retirement plans is another barrier. Within the public sector, 90% of women have access to a pension plan, while only 44% do in the private sector. The retirement income gap can stem from several factors—lower lifetime earnings, part-time work, career interruptions for caregiving and more. These all lead to lower contributions to retirement savings.

The polling of our members showed that women are significantly more likely to be very concerned about the rising cost of living during retirement than their male peers. A new study from the LIFE Research Institute at the University of Ottawa, in collaboration with our association, shows that 43% of solo women retirees struggle to afford the basics of life, with nearly one in four unable to afford food, rent or transportation in the last six months. Racialized women are excessively impacted by these disparities.

Retirement income inequities create barriers to health, dignity and security. These challenges have only been amplified by recent affordability challenges and inflationary pressures.

The “2025 NIA Ageing in Canada Survey” found that among those needing home care, fewer than half of the women surveyed were able to consistently get the care they needed, which is far below their male peers. It also found that income impacts opportunities to connect. Those with inadequate incomes reported the biggest barriers to joining social and communal activities.

Policies and funding to support aging and healthy, active and financially secure retirements are crucial as Canada moves forward. Addressing the financial vulnerability of older women means addressing economic and social conditions throughout the life course to close the gaps in retirement security.

This includes the protection of income security by safeguarding and improving government-sponsored programs like OAS, GIS, CPP and QPP. It also requires fostering innovative pension solutions and improving access to workplace pension plans to give more Canadians reliable pension options. It involves addressing access and affordability barriers and inequities in health care, public transit and housing that undermine safety, inclusion and independence. Above all, it requires a whole-of-government approach, something that is achieved with a carefully developed, comprehensive long-term plan to ensure quality of life in retirement and a positive and healthy aging experience for all Canadians.

As this country prepares for a rapid change in demographics and a significant increase in the number of older Canadians, ensuring that all Canadians can age with dignity, health and financial security must be a priority and must be designed with equity in mind.

Thank you. We welcome your questions.

● (1645)

The Vice-Chair (Iqra Khalid): Thank you very much, Ms. Tassé-Goodman.

We're now moving on to Ms. Bronstein for five minutes.

Please go ahead.

Talia Bronstein (Director of Policy, National Institute on Ageing): Thank you, Madam Chair and members of the committee, for this opportunity.

I'm the director of policy at the National Institute on Ageing, a research and policy institute housed at Toronto Metropolitan University. For the past 10 years, we have worked to build a Canada where older adults feel valued, included, supported and better prepared to age with confidence.

Due to longer life expectancies, there are 600,000 more women aged 50 and older living in Canada today than men. Despite this, inequalities remain.

Today, I will share findings from the National Institute on Ageing's 2025 "Ageing in Canada Survey", reflecting 6,000 responses from individuals 50 and older living across the country. In partnership with International Longevity Centre Canada, and with funding from Women and Gender Equality Canada, we've analyzed this data to understand the gender dimensions of aging.

The findings are stark. Twenty-four per cent of older women report inadequate income, compared to 19% of older men. Only one-quarter of older women indicated that they could afford to retire, compared to one-third of older men. They were also much more likely to have only \$5,000 or less saved for retirement.

These financial vulnerabilities do not happen in a vacuum. Women face a cumulative economic disadvantage over their lifespans stemming from gender pay gaps, career interruptions for caregiving

and a higher likelihood of part-time work, which can translate into lower lifelong earnings and reduced retirement savings.

Due to life events such as widowhood, women are twice as likely to live alone than men. Social isolation, which refers to the breadth of social connections one has, and loneliness, which refers to the feeling of being disconnected, are associated with higher rates of mental health challenges, chronic disease and even premature mortality. Financial vulnerability compounds this risk. Our data shows that 53% of older women with inadequate income reported experiencing social isolation, compared to 37% among women with adequate income.

Social isolation and loneliness also increase the risk of abuse. Socially isolated older adults have fewer opportunities to seek help or disclose concerns, while older women may also hesitate to report abuse because of fear of retaliation, emotional attachment or concern about losing essential caregiver support.

Economic abuse often arises within dependency relationships and can deprive older adults of financial autonomy, including over their finances, and can diminish independence and access to essential supports. In the situation of coercive control, perpetrators often employ isolation tactics to increase the victim's financial, emotional and physical dependence. Together, these factors compound vulnerability, increasing financial insecurity and the risk of abuse and making it more difficult to seek support or exit harmful situations.

There are a number of steps the federal government can take to address these challenges.

The first is to prevent financial vulnerability for older women. We have one potential solution. Fewer Canadians have employer pension plans, causing a greater reliance on systems like the Canada pension plan and old age security. People can claim their CPP as early as 60, increasing their lifelong benefits for every month they delay; however, the vast majority claim by age 65. Our modelling shows that low- to middle-income households could afford to delay their CPP to increase their lifetime retirement income by about \$100,000 for the average Canadian. Our research shows that the biggest barrier is the fear of missing out if they die early.

We have a proposal, called the pension delay guarantee, that would combat this by reimbursing the estate, in the case of an early death, the difference between the CPP benefits actually received and what would have been received had the benefits been claimed at age 60. This could be financed within the existing CPP structure without raising contribution rates and would not cost taxpayers.

I bring this forward because women are the ones who stand to benefit the most from this change. They are more likely to live longer and have fewer personal savings; therefore, they are more likely to benefit from those longer lifelong earnings from CPP. They are also more likely to be the beneficiaries in the case of the death of their spouse. With the CPP triennial review currently under way, we have a critical window to act.

The government is also considering two important initiatives, including the code of conduct for the prevention of economic abuse. In our submission for that, we recommended that training, early identification tools and protective mechanisms be embedded within a binding framework for financial institutions.

The justice committee is also currently considering Bill C-16, which would create a criminal offence covering coercive control. It's a move we fully support, but we recommend broadening the scope of this bill beyond intimate partners to include relatives and informal caregivers, who are often the perpetrators of coercive control in the context of older adults.

I will conclude by saying, similarly, that we need a national comprehensive strategy to address the needs of older adults in Canada, specifically women. A national seniors strategy would go a long way toward addressing these intersecting challenges.

Thank you very much for studying this important issue.

• (1650)

The Vice-Chair (Iqra Khalid): Thank you very much, Ms. Bronstein. I appreciate that.

We'll go into our first round of questions.

Ms. Cody, you have six minutes. Please go ahead.

Connie Cody: Thank you, Chair.

Thank you, witnesses, for coming here today. It's a very important thing to discuss. All of you have mentioned so much about what we're looking into and have offered a lot of content, which is really great.

My question is for Ms. Chaudry.

We see that senior scams are on the rise and senior women are more prone to falling victim to financial scams. I was wondering how we can bring awareness to this issue among seniors to reduce these scams and the financial coercion that seems to be happening on a frequent basis.

Jehan Chaudry: As I mentioned earlier on, the information that I have provided is from the work that we're doing right now. We had funding from WAGE to do some education, like workshops for senior women specifically looking at financial vulnerability.

One of the workshops is actually based on scamming and how to prevent it. We had police officers come in and talk about what

kinds of scams are happening and what senior women can do to protect themselves. It's very important to have that kind of education in place, particularly for women who don't speak English or French or don't speak one as their first language. We need to have this kind of information translated into different languages so it's much more—

Connie Cody: I appreciate that.

What roles and responsibilities should social media sites and other platforms have when it comes to stopping seniors from being targeted online?

Jehan Chaudry: It would be the same thing: We need to talk about it. I think this is something people don't talk about often, especially in circles where it is more accessible, like social media. You will not see people talking about scams for the elderly. We may hear something on the radio now and then.

I agree with you that we could use social media, and there are also other channels, like radio stations, that deal with different languages and attract different crowds. We should ask everybody to become a part of that.

• (1655)

Connie Cody: Thank you.

I'd like to go on to Ms. Tassé-Goodman with a question.

Can you speak to the rising cost of living, housing prices and inflation over the last 10 years? How will this impact those nearing retirement, with little time to increase their savings over the next five to 10 years, if the cost of living does not become more affordable for them?

[Translation]

Gisèle Tassé-Goodman: If I may, I'll answer in French.

Current federal support is sometimes effective, sometimes inadequate. It's adequate at some stages, but not all the time. Old age security and the guaranteed income supplement are necessary support measures, but there's always room for improvement. These are protective measures, and government financial support must continue to be available for people aged 65 and over. The government cannot raise the retirement age, because that could have consequences for seniors and undermine their personal safety.

Most Canadians have to rely on their personal savings and investments throughout their lives, as well as on government programs. Encouraging better private sector pension plans should be a priority for the government, since they are there to protect income security.

That said, it should also be noted that pensioners who live alone are much more likely to rely on government income support programs. There are statistics on this from a University of Ottawa survey we commissioned on the financial vulnerability of women retirees who live alone.

First, 43.3% of women who live alone struggle to cover their personal needs. Then, 23.8% of women who live alone experienced financial insecurity at least once in the past six months. This means they couldn't afford to buy enough to eat, to pay their rent in full or to get around.

I can tell you that there are—

[*English*]

Connie Cody: If I could, I have another question on another topic. I'm running short on time.

I was able to speak with police in different jurisdictions. They're saying that elder abuse is moving up to third in the ranks in terms of crimes of abuse. Intimate partner violence is the most common, and child exploitation is second.

I'm wondering if you have anything to share on that. Have you seen evidence to suggest that elder abuse is on the rise, and what is the source or root cause?

[*Translation*]

Gisèle Tassé-Goodman: There are awareness programs to counter abuse. However, the National Association of Federal Retirees believes that any law should take aging Canadians into account and provide the necessary supports. This is part of our understanding of the overall plan to address the reality of demographic changes in Canada.

In 2025, Statistics Canada reported that there were 8.1 million seniors in Canada, a figure roughly equivalent to the population of a certain province. Therefore, it's important for every department to contribute to the overall plan to be developed by the government, whether it's Health Canada, Employment and Social Development Canada, the Canada Revenue Agency or Veterans Affairs Canada. Again, there's the Canadian Anti-Fraud Centre. There's a lot of fraud—

[*English*]

The Vice-Chair (Iqra Khalid): Thank you.

[*Translation*]

Gisèle Tassé-Goodman: —it would be good if they pooled their efforts—

[*English*]

The Vice-Chair (Iqra Khalid): I'm so sorry, Madame Tassé-Goodman, but you're actually a minute over time right now. Thank you for your contributions.

We'll now move on to Ms. Ménard for six minutes.

Please go ahead.

[*Translation*]

Marie-Gabrielle Ménard: Thank you, Madam Chair.

I'd like to warmly welcome all the witnesses who are with us today. Your expertise really helps us. You can be sure that all members of the committee are absolutely passionate about and committed to this study, which we find extremely important.

Ms. Chaudry, I'll address you first.

Since it's our responsibility to ensure that we address the issue from all angles, is there anything specific you'd like to mention about the reality of LGBTQ2IA+ seniors?

We applied the indigenous lens and the immigrant lens. Are there any characteristics specific to this subgroup that the committee should be aware of?

● (1700)

[*English*]

Jehan Chaudry: The most important thing is that any service we provide or any policy we look at has to come through a trauma-informed lens. Every community will have experienced elder abuse. It's their own lived experience. Not everybody has the same experience.

It's very important to involve people from those specific communities...to be part of the group or to get answers from. We should also look at every community as an individual community and not think that a solution will fit everyone else.

[*Translation*]

Marie-Gabrielle Ménard: Thank you very much for warning us against a one-size-fits-all solution.

Ms. Bronstein, you receive funding for your work. Can you tell us about the importance of the federal government's funding for research, particularly with respect to data collection? What does it allow you to do?

[*English*]

Talia Bronstein: This was a specific project funded through WAGE and the International Longevity Centre, which brought us on as a partner.

It certainly allowed us to look at the data we collected and do a much deeper dive to really understand the gender dimensions of aging. As a result, we were able to pull some really interesting insights, which I shared today: Women were much more likely to be experiencing financial insecurity, they had barriers in accessing home and community care and they had barriers in accessing health care.

Those experiences are really unique and require that level of research and analysis to pull them forward.

[*Translation*]

Marie-Gabrielle Ménard: Thank you very much.

Ms. Tassé-Goodman, as a group, we had the sense that women who had not had a career and had done unpaid work their whole lives were necessarily more vulnerable as they aged. Now you're telling us that those who've had a professional career are also vulnerable.

Is there a blind spot with respect to this population?

Gisèle Tassé-Goodman: Obviously, women are uniquely disadvantaged compared with men. They generally have a lower income than men for various reasons—that is no secret. These include wage disparities, caregiving responsibilities that interrupt their careers, and an increased likelihood of part-time work.

It's important to remember that many women, even women aged 65 and over, senior women, are retired and some become caregivers themselves for their aging parents or loved ones. Some of these women had to retire sooner to take care of their loved ones. They had to reduce their work hours while they were in the workforce, which in some cases also had an impact on their pension.

All this is to say that even racialized women are particularly affected. They earn 47% of the retirement income of white men.

A survey of our members shows that women are much more likely to be concerned about the cost of living and issues related to their retirement. This means that 46% of women are concerned, compared with 38% of men.

As we know, women live longer than men after the age of 65, which means their retirement income has to last longer, since they generally live three years longer than men.

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

Madam Chair, do I have any time left?

[English]

The Vice-Chair (Iqra Khalid): You have a whole minute.

[Translation]

Marie-Gabrielle Ménard: Thank you, Madam Chair.

Ms. Chaudry, so far, all the witnesses have spoken about the impact isolation has on senior women.

What role do community agencies play in helping senior women?

[English]

Jehan Chaudry: That's a very good question.

As I mentioned, in the group we're doing right now, 100% of them talked about isolation. These are older senior women. They feel isolated. Also, 100% of them said that attending a community group in their communities really helped them, because there was a language spoken that they understood. They met other people from similar backgrounds they could connect with, and the community organizations are reachable in terms of transportation.

We have to think of all of those things. That is an important question.

• (1705)

The Vice-Chair (Iqra Khalid): You have 10 seconds.

[Translation]

Marie-Gabrielle Ménard: Thank you, Madam Chair.

Since I have barely 10 seconds left, I'll take this opportunity to thank the witnesses for the detailed information they've provided.

[English]

The Vice-Chair (Iqra Khalid): Thank you.

[Translation]

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

Andréanne Larouche: Thank you very much, Madam Chair.

I want to thank the witnesses for being with us today to discuss this important topic. I'll also take this opportunity to thank Ms. Bronstein and Ms. Chaudry.

The statistics are quite concerning.

I'll turn to the representative from the National Association of Federal Retirees.

Ms. Tassé-Goodman, we can see that there's a wage gap of about 30%. Should old age security benefits be increased starting at age 65?

You mentioned it in one of your answers. It was increased only for people aged 75 and over. What's the retirement age, after all? Is it 65 or 75?

I'll let you talk about that and the importance of supporting seniors as soon as they retire.

Gisèle Tassé-Goodman: Thank you for the question. It's very interesting.

I've appeared previously before this committee. If I'm not mistaken, it was about two years ago, and we're still making the same recommendation we made then.

The National Association of Federal Retirees believes that government income support programs must provide seniors with enough to meet their basic needs and live with dignity.

These programs must ensure that every Canadian can live decently as they age and that no one has to live in poverty. Remember that, in August 2021, the government gave \$500 to people aged 75 and older. In July 2022, the old age security benefit was increased by 10% for seniors aged 75 and over, and that increase is still in place. We firmly believe that this created two classes of seniors, because people can access old age security at age 60 or 65.

Many seniors living below the poverty line wonder why they can't receive the additional 10% that those over 75 get. Seniors aged 65 to 74 aren't considered seniors by the federal government, since the additional 10% goes only to those over 75.

What we want is for the government to hear our call and the voices of seniors asking for this. Many have trouble making ends meet, as I said. It would therefore be legitimate and important for the government to address this and grant that amount to seniors.

Andréanne Larouche: Finally, expenses are similar for seniors aged 65 to 74 and those 75 and over. They can be the same. Is that also what you're saying?

Do you consider the difference in treatment to be unfair?

Ultimately, whether at age 65 or 75, seniors need housing. Is housing another major reason why seniors are getting poorer?

Gisèle Tassé-Goodman: You're absolutely right. We all know seniors who struggle to buy groceries at the end of the month. I've met some. I've seen people take items out of their grocery cart. It's disturbing when you see things like that.

I was a member of another association that advocated for seniors. I can tell you that I met people who would cut their pills to make sure they could afford food at the end of the month. You can see that financial insecurity has no age. Creating two classes of seniors hurts people. It prevents people from living with dignity.

• (1710)

Andréanne Larouche: You were interrupted at one point because there was a lot to say. I want to give you time to finish what you were saying. You had started talking about a survey. I was noting the figure of 43.3%.

I know my colleague wanted to ask another question. However, if it can inform us, could you provide some data and statistics that would be relevant for the study?

Gisèle Tassé-Goodman: The survey was conducted by our association.

[*English*]

It was on the financial vulnerability of solo women retirees. It noted that 43.3% of solo women struggle to financially afford the basics of life, and 23.8% of solo women experienced financial insecurity at least once in the last six months.

Here are some interesting comments from those women:

“After my husband died, my household income was reduced by only \$10,000, and my tax liability increased by \$20,000.”

“There is no money left for the last 2 weeks of the month for food/gas.”

“I struggle to buy food and medications and often go without one or the other.”

“Most of the household expenses stay the same, but now there is only one income to cover these.”

[*Translation*]

Those comments point to glaring and disturbing problems.

Thank you.

Andréanne Larouche: This might be a quick solution.

You refer a lot to solo women. Would an incentive for those seniors who want to end their isolation by going to work be something to look at? The incentive would help them increase their income, but would not cause them to lose their guaranteed income supplement.

That was in the previous bill, by the way, and is also included in Bill C-261, which we just introduced.

[*English*]

The Vice-Chair (Iqra Khalid): Thank you very much. That concludes your time, Madame Larouche, with my apologies.

We'll now move on to Ms. Roberts for five minutes.

Please go ahead.

Anna Roberts: Thank you, Madam Chair.

Thank you to the witnesses.

This is a desperately important topic, because as we all know and as Ms. Talia Bronstein stated earlier, women tend to live longer than men.

My question is for Ms. Bronstein.

Single seniors, when their spouses pass, lose a large portion of income, which was stated earlier. Tax fairness is different for a couple as opposed to a single senior. How can we adjust that so that single seniors aren't suffering a loss of income? As my colleague Madame Larouche said earlier, the expenses are not that much different. What suggestions would you have for the government to assist a widowed senior who has lost a spouse and now does not have that same advantage?

Talia Bronstein: The challenge with our retirement income system is that it's highly complex. It is very individualistic in terms of how someone engages with it. It depends on your RRSP contributions and withdrawals, your RRIFs, your OAS and when you take OAS, and when you take CPP. It's a highly complex system.

The unfortunate reality is that, while we've seen huge progress in reducing poverty among older adults, poverty remains. Our survey shows that older women are much more likely to experience what we call “material deprivation”, meaning they're not meeting a basic standard of living, so we know there is a problem to be solved. As you said, women are more likely to be widows and to live alone, so challenges, like affording a house as a single individual or even a rental unit, are much harder as an individual than as a couple, potentially.

My unfortunate answer is that this needs to be looked at in the much broader context of our retirement income system, because these pieces interact in very complex ways. We've actually called for a review of the retirement income system, bringing in the equity lens to understand who is benefiting, where there are shortfalls and how we can address some of the challenges.

Anna Roberts: I recently met with a senior. She and her sister lived together. Neither was ever married. They were both professionals. They had saved some money, and because of good health, one of the sisters is still alive today. Unfortunately, one died at a very young age, and she didn't even have the opportunity to collect her CPP.

She asked me this question: “What happens to that money that my sister contributed since she was 16 years old working and paying into CPP?” Now she is left with the home they purchased together. The bills are still the same, but now she's reduced to one income. She explained to me that she had no choice but to sell the home and move into an apartment.

Here's the dilemma. She applied for a rental that's geared to income, and the wait time is eight years. The only apartment she could find was a basement apartment where the rent is \$2,000 a month. How do we explain things to this particular individual, who chose this type of lifestyle and now can't even afford her rent each month?

• (1715)

Talia Bronstein: Housing is huge cost for any household, so we need to tackle the housing side. That's a whole area that needs work.

I want to comment on the CPP side. In a lot of private pension plans, there is a mechanism that benefits the estate when an individual dies and they had contributed to a pension plan. The CPP doesn't have that built in, and that's why we've proposed a pension delay guarantee. It would essentially reimburse the estate for benefits that had not been received by an individual in the case of an untimely death.

It's a cost-effective mechanism that would greatly improve retirement financial security, because it would nudge people to delay their CPP if they could afford it. It would benefit estates that have an unexpected, untimely death, which is thankfully a rare occurrence. There wouldn't be a huge price tag, because not that many people fall into that category. For those estates, it would cause people a lot of comfort knowing that some of the CPP benefits that had been contributed to would actually come back to the estate.

The Vice-Chair (Iqra Khalid): I'm sorry, Ms. Roberts, but that concludes your time.

We'll now move on to Mr. Chen for five minutes.

Please go ahead.

Shaun Chen: Thank you, Madam Chair.

Today, we've heard from a number of witnesses. Thank you all for being here.

I've heard a number of people speak about women bearing the brunt of unpaid work, whether that is child care or having to take time off work for family and other needs. Do you have any solutions to propose in which that can be accounted for? As has been stated, too often the income supports provided to older women are dependent on their previous contributions and earnings. What are some ways we can account for this unpaid work so that women are not penalized?

Talia Bronstein: It's important to note, first of all, that anywhere between 14% and 25% of older adults are caregivers. That burden disproportionately falls on women, who contribute more caregiving hours.

The National Institute on Ageing has endorsed the Canadian Centre for Caregiving Excellence's national caregiving strategy,

which has a number of excellent recommendations. I think the most important one is to address the income challenge, which is by and large the number one issue that caregivers raise as their challenge.

A feasible option that the government could do right now would be to change the Canada caregiver tax credit to a refundable tax credit. That was in a mandate letter, so I know it's on the government's radar. It's time to make that change, because that would directly benefit caregivers by ensuring that they have that income support.

Shaun Chen: Excellent. Thank you.

I'll turn to Ms. Chaudry, who spoke earlier about trauma-informed financial education and programs that are community-driven and community-delivered. How can the government better support these programs and ensure that they are more widely available, particularly in the context of diverse communities? As you mentioned, racialized women face particular barriers and have experiences of discrimination, all of which add an extra layer of complexity to the challenges that older women face.

Jehan Chaudry: There are some organizations like ours, like the clinic, doing some of this work—doing workshops with older women, for women specifically. I'm speaking from Toronto, and here at least three organizations do that. However, once the workshop is over, then it's over. What needs to be done is keeping that connection afterward. Even in the two cohorts we've had, we've seen that women not only learned from the workshops, but also created a network among themselves when the groups are over.

There needs to be more funding available for organizations to carry this through and for other organizations to do that. We also need to share what has been learned from what we're doing. For example, we have an evaluation after every cohort to see what is happening, what has worked or what hasn't worked. Funding is one of the criteria.

Another thing that can be done is reaching out to specific groups in culturally and linguistically appropriate ways, finding out what else can be done and working through them. A lot of women in our groups don't speak the English language, and they are the ones who feel the isolation more.

It's about funding, of course, and also reaching out to organizations that already do the work, learning from that and then expanding from there.

• (1720)

Shaun Chen: It sounds like your organization and a number of others are doing good work in this area. Have you reached all the women who need to be reached through your programs, or are there a lot more who have not been supported?

Jehan Chaudry: There are lot more who would find the information very useful. We could reach out to a lot more.

The Vice-Chair (Iqra Khalid): Thank you very much. I appreciate that.

Thank you, Mr. Chen.

Now we'll move on to Madame Larouche for two and a half minutes, please.

[Translation]

Andréanne Larouche: Thank you, Madam Chair.

We're talking about the precarious situation of seniors, some of whom live on fixed incomes. Let's look, in particular, at the old age security pension or the guaranteed income supplement.

Allow me to draw a link to a recent news story on the subject. When payments to people who rely solely on those benefits are delayed because of the new Cúram system, can it cause economic instability and create additional stress for seniors?

What impact could the situation have on people in that position?

My question is for Ms. Bronstein or Ms. Tassé-Goodman.

Gisèle Tassé-Goodman: The consequences can be devastating, as I've said.

Not being able to pay rent at the end of the month and fearing eviction from their home is quite upsetting for seniors. Knowing that they can't afford their groceries or—as the survey we conducted with the University of Ottawa showed—that they can afford groceries for only two weeks of the month, is quite sad. Some people also decide to stop buying their medication.

You can see how alarming it is for some seniors who are not receiving all they're entitled to. I shouldn't say their due, but they're entitled to the benefits that government programs have put in place.

That's why it's important to have a comprehensive plan, one that brings all departments together to consider the needs of seniors.

Andréanne Larouche: I understand that it's a big deal, even if the delay is just a few months. Given that the system is changing, the consequences can be quite serious. That's what you're saying.

Gisèle Tassé-Goodman: It can also lead to very serious consequences for physical health and safety. You know, those are also causes of isolation. People stop going out because they know they can't afford transportation, food, housing or even their medication.

Andréanne Larouche: Ms. Bronstein, speaking of insecurity, we've learned that homelessness among seniors is increasing.

There are apparently hundreds of thousands of people experiencing some form of homelessness. How many of them are seniors?

Can your organization give us any figures on that?

[English]

Talia Bronstein: I don't have the numbers on me, but I can certainly provide them to the committee afterwards.

It's absolutely a growing problem. It's important to remember that shelters are not designed for older adults. They're not designed with physical accessibility in mind in that way. They're not designed to store and dispense medications. They're not the right environment for older adults. We want to make sure they have accessible affordable housing.

• (1725)

The Vice-Chair (Iqra Khalid): Thank you very much.

I'm going on to Ms. Goodridge. I realize that we have five minutes remaining.

Ms. Goodridge and Mr. Louis, you both have five minutes. Do you want to divide that by two, or do you want to extend the meeting by five minutes? It's up to you guys.

Laila Goodridge (Fort McMurray—Cold Lake, CPC): Unlike all of you guys from Ontario, I have to catch a flight, so let's divide it.

The Vice-Chair (Iqra Khalid): Ms. Goodridge, you have two and a half minutes. Please go ahead.

Laila Goodridge: Thank you.

I want to thank all the witnesses for being here today. It was really powerful testimony.

Ms. Bronstein, you highlighted really briefly in your comments that you had a proposal for an amendment to Bill C-16. I'm wondering if you could provide that to the committee in writing. I think that would be really useful for context.

I have one question for the witness who is best suited to answer it.

Ms. Bronstein, you talked quite a bit about precarity and how so many of these women are in these situations because they didn't have the same earning potential and their CPP is lower. What is the impact that rising inflation is having on these people, who are on very limited fixed incomes? What are you seeing on the ground?

Talia Bronstein: When we survey older adults in Canada—6,000 older adults right across every province and territory—the number one concern people have is the cost of living. Their second one is running out of money, because as you said, when on fixed incomes and savings, you're trying to see how many years they're going to last.

When prices go up, it certainly causes a lot of stress among older adults who are relying on fixed incomes. It's very top of mind.

Laila Goodridge: I had a conversation with a constituent a little while ago, and she told me she went back to work. I asked, "Why did you go back to work? You've been retired for a few years. I'm kind of surprised." She said, "We calculated it, and if I don't get back to work, we won't be able to live the lifestyle we're currently living because we're going to run out of money. With inflation, we can't afford to keep the house heated, we won't be able to afford Internet and we won't be able to afford all of these other things. I'm going back to work now while I am still able." Are you hearing from any of the older adults you guys are talking about that they're going back to work just to make ends meet?

Talia Bronstein: In our survey, we looked at retirement. We found that there is a proportion.... First of all, retirement is changing. People tend to work longer in Canada now, on average, than they used to. We found that some older adults have returned to work. It is a minority, according to our survey.

We're doing a project right now. It's a deeper dive into older adults in the workforce. I'd be happy to share that information once we've done the analysis. I think it merits further investigation, because people are struggling to make ends meet. People are working longer because it's meaningful and they want to, but there are also people working longer because they cannot afford to retire. We need to be able to support those individuals with a pathway to eventual retirement, because some people have jobs they can't physically continue at a certain point.

The Vice-Chair (Iqra Khalid): Thank you very much. I appreciate that.

We'll go to Mr. Louis for our last two and a half minutes.

Please go ahead.

Tim Louis: Thank you, Chair.

Thank you to the witnesses. I'll try to get one question to each of you.

Ms. Tassé-Goodman, you mentioned in earlier testimony today the importance of home care and that home care is lacking. A lack of home care can lead to isolation and more acute health care needs. Our seniors want to live in dignity—it's mostly senior women at this age—and age at home for as long as possible.

We talk about upstream investments for health benefits and social benefits. It's not only the right thing to do but also the smart thing to do.

Can you put on the record and possibly quantify the importance of upstream investments so senior women can stay at home and age there?

[Translation]

Gisèle Tassé-Goodman: I spoke about a comprehensive government plan. Departments need to talk to each other. It's important

that they work together. Transportation for seniors is important. Again, health and access to health services is another vital element.

Let's talk about sustained funding. That will help protect programs and community agencies, and provide a better return on investment. It's important. There's an urgent need to invest in building more housing that's affordable—known as low-income housing—for Canadian seniors. It's also crucial because there's already a trend. Seniors want to live at home. It's much less expensive to encourage people to continue living at home than to invest in large consortiums that are extremely expensive.

Health care and long-term care beds are another factor. Doubling the number of beds is something to consider because the population is going to double. According to Statistics Canada, a quarter of the Canadian population will be 65 years old in 2035. That's huge, for an aging population.

• (1730)

[English]

Tim Louis: Unfortunately, I'm out of time.

I have just enough time to say thank you to all the witnesses. We really appreciate your time.

The Vice-Chair (Iqra Khalid): Go ahead, Ms. Cody.

Connie Cody: Thank you, Chair.

The witnesses mentioned studies and reports. I am wondering if they would be able to send all of those in.

The Vice-Chair (Iqra Khalid): Yes.

I will reiterate, witnesses, that if you have additional submissions to make, please send them along with any studies you've referred to, as Ms. Cody said, to the clerk.

Thank you very much for your testimony today. We really appreciate your contributions to this study.

With that, our meeting is adjourned.

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