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Chair: Dominique Vien



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• (1105)

[*Translation*]

The Chair (Dominique Vien (Bellechasse—Les Etchemins—Lévis, CPC)): I call this meeting to order.

Good morning, everyone.

Welcome to meeting number 35 of the House of Commons Standing Committee on the Status of Women.

We're pleased to see you here today.

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

As always, today's meeting is taking place in a hybrid format, pursuant to the Standing Orders. The members can participate in person or using the Zoom application.

To ensure an orderly meeting, I would like to outline a few guidelines for members and witnesses.

Please wait until I recognize you by name before speaking. For the people participating by video conference, you can click on the microphone icon to turn on your microphone. Please mute yourself when you aren't speaking. At the bottom of your screen, you can select floor, English or French. If you're in the room, don't worry about your microphone. A staff member will turn it on and off.

If you wish to speak, please raise your hand. For the people on Zoom, please use the “raise hand” function.

Remember that all comments from members and witnesses should be addressed through the chair.

I would now like to welcome all the witnesses.

Thank you for joining us. It's much appreciated.

First, from the Canadian Centre for Caregiving Excellence, we're joined by James Janeiro, director of policy and government relations.

From the Fédération des aînées et aînés francophones du Canada, we're joined by Joanne Dumas, president. She's accompanied by Norma Dubé, first vice-president. They're both taking part in the meeting by video conference.

Finally, from Single Seniors for Tax Fairness, we're joined by Elizabeth Brown, director.

[*English*]

We will begin now with the opening statements.

Mr. Janeiro, you have the floor for five minutes, please.

[*Translation*]

James Janeiro (Director, Policy and Government Relations, Canadian Centre for Caregiving Excellence): Thank you, Madam Chair.

Good morning, everyone.

Thank you for the opportunity to speak to you this morning.

[*English*]

My name is James Janeiro. I'm with the Canadian Centre for Caregiving Excellence. We are a pan-Canadian organization focused on caregivers such as parents, siblings, friends and neighbours, as well as care providers such as personal support workers and direct support professionals. We cover the full spectrum of care, from supporting children with disabilities to lifelong mental health challenges to aging and end-of-life care. Our goal is to make Canada the best place in the world to give and receive care of all sorts.

The National Institute on Ageing's recent 2025 aging in Canada survey highlights what caregivers across Canada already know. Seniors are under growing financial pressure due to the cost of living crisis. One in five older Canadians is living at a poverty level standard, and women are more likely than men to report this finding. About one-third say that rising costs are their top concern. Troublingly, only 22% report having \$5,000 or less saved for retirement.

To put that in context, the average rent for a studio apartment in Toronto is about \$1,900 a month. That means that nearly a quarter of older Canadians have saved enough to cover just two and a half months of rent.

This situation becomes even more urgent when the senior is also a caregiver for someone they love. One in four Canadians is currently a caregiver, and half of us will take on that role at some point in our lives. Of them, there are approximately 2.25 million female caregivers over the age of 50 in Canada today. Many are caring for aging spouses, and often for extended periods.

Nearly 70% of older female caregivers say they do not feel supported by their government. Their voices underscore the urgency. One caregiver told us, “I do not know who I am anymore—just the caregiver for my husband.” Another said, “There are too many barriers to accessing support as a caregiver.”

For these women, financial distress is one of the most pressing challenges they face every day. Nearly half report financial hardship as a direct result of their caregiving responsibilities. Many have stopped saving for retirement or have taken on debt to cover their expenses. Others have left the workforce entirely, reducing their income today and their retirement security in the future due to lower lifetime contributions to the Canada pension plan.

Caregivers are asking for practical, meaningful solutions to these problems. The Canadian Centre for Caregiving Excellence has spent the last three years advocating for one particular key reform: converting the Canada caregiver credit into a refundable tax credit valued at \$1,250 per year, changing the current non-refundable status quo. This would provide direct financial support to millions of caregivers, many of whom currently receive little to no benefit from the existing non-refundable credit.

Importantly, this proposal has received support across party lines in previous general election campaigns. However, even this measure would be just a first step. More broadly, we call on the federal government to fulfill its commitment to developing a national caregiving strategy. Such a strategy would provide a coordinated framework to better support the millions of Canadians who provide care, including the 2.25 million older women at the heart of this discussion today and the focus of your study.

Caregivers are essential to our health and social systems, as well as our productivity and long-term economic growth. Better is both possible and necessary.

I look forward to your report on this important issue. Thank you for your time, and I welcome your questions.

[*Translation*]

The Chair: Thank you, Mr. Janeiro.

I'll now give the floor to Ms. Dumas.

You have five minutes for your remarks.

Norma Dubé (First Vice-President, Fédération des aînées et aînés francophones du Canada): Madam Chair, Ms. Dumas couldn't connect. I'll give her remarks, if you don't mind.

Madam Chair and members of Parliament, thank you for inviting us to contribute to your work on the abuse and financial vulnerability of senior women and to help you find ways to protect them in this area.

The Fédération des aînées et aînés francophones du Canada represents over 480,000 women and men aged 50 and over who live in minority communities across the country.

When we hear from our members, one thing is clear. From fraud to abuse, the attacks targeting the safety of seniors currently take many discreet and disturbing forms. In Canada, seniors are particularly hard hit by fraud. In 2024, over 100,000 incidents were reported, amounting to almost \$644 million in losses. We estimate that

only 5% to 10% of frauds are reported. We can reasonably believe that the true scale of the problem is much larger.

People aged 60 and over account for more than one third of the victims. They make more reports and face greater financial losses than the other age groups.

The types of fraud are becoming more diverse and sophisticated. They include telephone scams, romance scams, technical support scams, investment scams and identity theft.

According to Statistics Canada, almost 54% of people aged 65 and over experienced a cybersecurity incident in 2022. This shows the seniors' level of vulnerability to the digital threat.

Our members have reported a number of incidents. For example, one person [*Technical difficulty—Editor*] from a friend that brought up a serious illness in order to ask for a “small favour”. Another was robbed [*Technical difficulty—Editor*] a public WiFi network while travelling. There are many other examples.

Family violence against seniors is also on the rise. Since 2018, the rate of family violence against seniors has jumped by almost 50%. In 2024, the police recorded 7,622 cases of senior victims of family violence, or 98 victims for every 100,000 people aged 65 and over. Once again, women are the hardest hit. In 2024, they accounted for 50% of these victims.

The violence is most often perpetrated by the people around them. In the case of senior women, the attacker is most often a child or a spouse.

On top of all this comes coercive violence. This constitutes a much more subtle form of domination that seeks to control seniors by limiting their independence, isolating them and depriving them of their resources. This form of violence doesn't leave any visible marks. It's psychological. Sometimes it's financial. It takes hold over a long period and it's hard to spot. Family violence is often kept under wraps. It's a challenge to get seniors to recognize the abusive situation, especially if the perpetrator is a spouse or one of their children.

We've already accomplished a great deal to better protect seniors. However, it still isn't enough. We still have work to do. For francophones in minority communities, the barriers are even greater. It remains a challenge for them to access services in their own language. This challenge is compounded by age, isolation and growing vulnerability. Behind every statistic and every account shared with you lies a woman, a man, a story, a life. These people's lives deserve protection, respect and dignified support tailored to their language and culture. Francophone seniors in Canada aren't asking for privileges. They're simply asking to grow old safely and in French.

Thank you for your attention. We look forward to answering your questions. I see that Ms. Dumas has managed to join us. We're ready to answer your questions.

• (1110)

The Chair: Perfect.

Ms. Dubé, we encountered technical difficulties during your remarks. A computer technician will contact you. If your telephone rings, please take the call to ensure that everything will run smoothly and that you can answer the questions.

Welcome, Ms. Dumas.

[English]

Ms. Brown, you have the floor for five minutes. Welcome.

Elizabeth Brown (Director, Single Seniors for Tax Fairness): Thank you, Madam Chair.

I'm thrilled to have the opportunity to speak today on an issue of women's economic inequality that disproportionately affects older women in Canada.

Single Seniors for Tax Fairness is a Canada-wide volunteer movement advocating for changes to the federal Income Tax Act to correct systemic tax disadvantages faced by solo seniors, the majority of whom are women. By solo seniors, we mean those who are 65 plus and widowed, separated, divorced or never married. One member of a senior couple will eventually be single through death or divorce.

Women live longer and are more likely to initiate divorce, to be widowed, to live alone later in life and to enter retirement with lower lifetime earnings because of wage inequity, caregiving responsibilities and interrupted careers. However, under our current tax system, a solo senior woman with the same income as a senior couple may pay dramatically more tax. MP Roberts raised this issue at the March 24 meeting.

Using 2024 data, at \$50,000 of annual income, for example, a senior couple may pay only \$600 in taxes, while a solo senior may pay \$5,800. That's nearly 10 times more. This tax inequality affects all income levels for solo seniors—even as low as \$30,000—as we illustrate in our speaking notes.

These inequities in the tax system make solo seniors more financially vulnerable. Senior couples can lower their tax burden by splitting pension income and each claiming personal pension and age amount tax credits, and by transferring unused portions of these credits to the other spouse. All of this lowers their combined tax payable and can allow their incomes to drop below the OAS and age amount clawback thresholds. Solo seniors do not have these tax advantages.

Another tax inequity is the treatment of registered funds on death. Couples can roll RRSPs and RRIFs over to the surviving spouse, therefore reducing the tax burden. For solo seniors, the value is fully taxable as income in the year of death. Plus, part or all of the OAS received that year may be clawed back. Solos have less money to help their beneficiaries while alive, so this extra tax hit on death compounds the situation.

Let me dispel a few misconceptions.

First, there are some who would suggest that the current tax system is justified because a couple's income pays for two people. Solo and married seniors pay the same type of non-discretionary household expenses—mortgage, rent, utilities, insurance, property tax, maintenance, etc.—which are comparable regardless of household size. There are no government programs or non-refundable amounts that provide remedies for the inequities that SSTF has identified.

In previous correspondence, the Department of Finance has cited benefits like disability, home accessibility, multi-generational, caregiver and attendant care non-refundable tax amounts and the Canadian dental care plan. However, these are also available to qualifying individuals regardless of age or marital status. Therefore, these do not close the income tax gap inequities.

Second, solo seniors are four times more likely to live in poverty than senior couples, according to the Auditor General's report called "Programs to Assist Seniors". There was a discussion at the March 24 meeting regarding challenges with using the consumer price index to measure the impacts of inflation. This is a sentiment echoed by the Auditor General herself in the same report. There is another tool used to measure poverty that faces the same challenges. It is the market basket measure. These measures affect government policies but don't factor in the expenses more common to seniors.

SSTF is not advocating for changes to senior couples' tax benefits. Instead, the SSTF calls upon the government to do the following for solo seniors.

Introduce a tax provision to compensate them for pension income splitting. Increase the income clawback thresholds for old age security and the age amount non-refundable tax credit. Implement a new non-refundable tax credit equivalent to half of the personal amount for a given tax year. Increase the pension income amount from \$2,000 to \$3,000. Amend the tax treatment of registered plan proceeds on the death of a solo senior to allow for a tax-deferred rollover to any beneficiary, with a maximum 10-year payout.

This committee can play an important role in recognizing solo seniors of all income levels as a distinct stakeholder group and make our voices heard. You can also recommend that the Department of Finance address the inequities embedded in the current tax system. Help us and other seniors organizations that have joined our campaign.

This issue disproportionately affects older women and contributes directly to their economic vulnerability later in life. Canada's demographics have changed. Our tax system must evolve to reflect that reality. Retirement security should not depend on marital status.

Thank you. I welcome your questions.

• (1115)

[*Translation*]

The Chair: The guests are quite disciplined, to say the least.

Ms. Dumas, I'm told that the technical test wasn't done, but that everything seems to be working well for the members. Don't worry. If anything else comes up, we'll let you know. Everything seems fine on our end.

We'll start the discussions between the members and the guests.

Mrs. Roberts, you have the floor with the guests for six minutes.

[*English*]

Anna Roberts (King—Vaughan, CPC): Thank you, Madam Chair, and congratulations on your new role.

I want to thank all the witnesses. I really appreciate your advocacy for seniors, because it's a crucial issue that we have in our society. As we all know, seniors built this country, and we have an obligation to ensure that they live their life in dignity, so thank you for that.

My first question is going to be for James.

James, you and I have spoken about this issue many times. As you know, with the inflation situation currently, seniors are struggling. They're struggling because they cannot afford the basics they need to survive. When seniors on fixed incomes can barely afford rent and groceries, how can the seniors who need assistance afford caregivers?

• (1120)

James Janeiro: That's an excellent question. Off the bat, I'll say thank you for your ongoing support for caregiver issues across the country.

This is a tough one. Our data shows that seniors who are caregivers are less likely than other groups to access the kind of supports they have access to—what limited supports they have access to. They're not exactly generous to begin with. One reason is digital issues and accessing stuff that's online, but the larger reason is the cost: the simple cost of, say, hiring private support—a paid care provider such as a personal support worker—to come in and supplement the relatively meagre public provision for the same services.

The result of that is situations a lot like my grandmother's, to drop my grandmother into this conversation. She was the long-term caregiver to my late grandfather. He was in his nineties and she was in her late eighties. She was not exactly a young, fit woman in her own right, but she was the primary caregiver for him. When the PSWs were not able to turn up, either she was dealing with it or I was getting the phone call and driving as fast as I could to get there. The result, due to some of the financial pressures, was that although they were able to supplement that with some private help, it was never enough.

If you are living in a situation where you have a loved one at home and you are the primary caregiver, odds are that their needs are quite high, and whatever is provided for publicly will never meet those needs. Cash-strapped senior caregivers, as we see reflected in our data, are asked to somehow cobble together enough money to supplement that privately or, frankly, put their life on the line or put their family members' careers, jobs and lives on the line to try to make up the difference.

I'm rambling slightly, but the point I want to leave you with here, Ms. Roberts, is that in these times when seniors are particularly cash-strapped for a variety of reasons, which we hear about every day, asking them to also pay for private care is virtually impossible because those costs are so high.

Anna Roberts: We know that 7.8 million Canadians provide unpaid care. How can we support family members who leave their jobs to provide the care they need for their spouses or children?

As you know, James, I volunteer at a seniors' home, and I continue to do so. I see the isolation, and I see how people are struggling to take care of their family members, who they love, and feel strapped. For the caregivers who are providing support to their family members, what can the government do to improve that?

James Janeiro: I'll put two specific monetary issues on the table for consideration.

The first is the one that I mentioned in my remarks: the Canada caregiver credit and converting it from non-refundable to refundable, which would have the immediate morning-after effect of putting some money in the pockets of caregivers through the tax code.

Our recommendation, based on previous party platforms, is that this amount be \$1,250 per year. It's not exactly an enormous amount, but it's an amount that we think is fiscally doable without bankrupting the country. It's certainly an amount that has had cross-party support historically. That's number one. That would put some monetary support directly in the pockets of caregivers immediately.

Another solution, particularly in the context of this study, is a proposed fix that we've put on the table pertaining to the Canada pension plan. The situation now is that if a caregiver, someone who is more likely to be a woman, takes time out of the labour market to provide care for somebody she loves—for example, an aging parent, an aging spouse, or a son or daughter with a disability—that means she is not contributing to the Canada pension plan. That means that when she retires and receives a statement from the CPP outlining her earnings over the course of her working life, her income is listed as zero for the years she was out of the labour market because she was providing care. Consequently, the amount she receives from the Canada pension plan once she retires is dramatically lower than it would have been had that contribution not been zero.

There are provisions in there to allow for the dropping of some of your lower years of income, but that does not take into account the fact that many people are out of the labour market to provide care for somebody else. They're not doing it for fun. They're not doing it to pursue a passion project. They're doing it to provide care for somebody else.

The proposal that we have put on the table through our national caregiving strategy is that when that senior applies for retirement, her average annual earnings be applied to the years when her earnings were zero. The net result is that it's as if she had been working for those years.

• (1125)

Anna Roberts: Thank you very much.

[*Translation*]

The Chair: Thank you, Mr. Janeiro.

Thank you, Mrs. Roberts.

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

Marie-Gabrielle Ménard (Hochelaga—Rosemont-Est, Lib.): Thank you, Madam Chair. You're new to this position. I'll speak on behalf of my colleagues and wish you an exciting journey. We're sure that it will be. This study is gripping.

I would like to thank the witnesses here today.

Thank you, Ms. Dumas, Ms. Dubé, Ms. Brown and Mr. Janeiro. Since the start of this study, I think that I've taken more notes than ever before. Your remarks are clear. You're also generous with your solutions. That's what we're looking for in this committee.

I'll start by turning to you, Ms. Dubé, because you gave the remarks.

However, don't hesitate to chime in as needed, Ms. Dumas.

Ms. Dubé, we're looking into financial vulnerability. You spoke in particular about fraud, which is increasingly facilitated by digital technologies. This has a major impact on senior women.

This fraud has a peculiar twist. It's often woven into the fabric of people's generosity and altruism. People don't have their purses stolen at the grocery store. Instead, the fraudsters use seniors' networks and loved ones.

Can you think of an initiative or measure to counter this type of fraud?

Could anything be done about digital literacy?

What can you share with us? What solutions have you explored to protect senior women from this type of fraud?

Norma Dubé: Thank you for the question.

I hope that our technical issue has been resolved. I'll keep my fingers crossed.

It's an excellent question. I think that we could certainly explore a number of solutions or possibilities. We could certainly consider an awareness campaign. The crux of the matter is that people my age or older don't necessarily understand our level of vulnerability. Someone can pull on the "heartstrings", to use a good Acadian expression. We could undoubtedly arrange for community organizations across Canada to run an awareness campaign in double-minority communities.

We also need to tackle the whole issue of isolation. I think that the older, lonelier and more bored a person is, the greater their vulnerability to a telephone call or a brief email—whichever way it comes—from a grandchild describing a problem situation and asking for money right away. The senior is also vulnerable to a scary call from a bank that isn't necessarily a bank. Many seniors have a certain fear of the authorities.

I can give you a personal example. At one point, I was receiving seemingly official emails from the attorney general of a certain province in western Canada. These emails said that I had to appear in court because I committed a crime. Instead of appearing in court in that province, I could send a certain amount of money. I received this email over and over again. However, I had a bit of common sense. I could see that it wasn't necessarily the truth.

I think that one potential solution would be to work on a campaign to raise awareness among seniors.

• (1130)

Marie-Gabrielle Ménard: Thank you, Ms. Dubé.

You're right. The techniques are becoming more sophisticated. It's getting increasingly difficult to distinguish fact from fiction. I'm taking note of your solution.

Mr. Janeiro, your opening remarks were quite detailed. Can you provide any further information?

You spoke about a possible tax credit reform.

I'll give you a bit more time if you want to elaborate on a potentially effective solution.

James Janeiro: I'll respond in English.

[*English*]

I'm speaking about the Canada caregiver credit. This is an existing non-refundable tax credit, and it has existed in the tax code for the last seven-odd years. As a non-refundable credit, it does not really help you unless you owe tax at the end of the year or if there's some other reason that you need to lower the tax burden you're paying to the Canada Revenue Agency.

For the majority of lower-income caregivers in particular, this tax credit has no impact whatsoever because they're lower-income, they're not earning enough and, consequently, they're not owing enough in taxes, at the end of the year, for this to make a material difference. This tax credit is accessed by fewer than 10% of caregivers across the economy today, of whom there are one in four of us. One in four of us is a caregiver today.

Our suggestion is to take this tax credit and convert it from a non-refundable credit to a refundable credit, which would have the effect of turning that same amount into money in your pocket through your tax return. Rather than lowering your bill, it would provide more of a refund to you. Again, it's not a particularly generous amount, but it is an amount that we feel is fair, at least to begin with, of \$1,250 a year. That ends up being about \$100 a month. It's not a ton of money, but it's one more visit to the grocery store or one more bill you can pay. That's our suggestion.

[*Translation*]

The Chair: Mr. Janeiro, we're frustrated by the time constraint.

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

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

Welcome to your new role. We hope that, despite the current challenges, we can continue to work well together.

I would like to thank the witnesses for joining us today.

This issue was brought before the Standing Committee on the Status of Women. I've been the status of women critic for my political party, the Bloc Québécois, since 2019. I'm also the critic for seniors. For me, these two issues are naturally intertwined. We've been saying for a long time that seniors face financial challenges and that senior women in particular are among the most disadvantaged people in this area.

This question comes at a time when, this weekend, we saw the following headline in the *Journal de Montréal*: "It isn't normal for a society such as ours to have half its seniors struggling to find housing".

Clearly, people can no longer get by on fixed incomes such as the ones that seniors receive. I'm thinking of the guaranteed income supplement and the old age security pension. These fixed incomes aren't increasing at the same rate as salaries.

In recent years, during periods of high inflation—especially since the pandemic—groceries and housing have become more expensive. These are key budget items. We're now seeing more and more seniors living on the streets and turning to food banks.

The Bloc Québécois would like to take a first step. At the very least, we want to put an end to the inequality created by the government. Only people aged 75 and over received a 10% increase. People aged 65 to 74, including senior women, didn't receive anything. We'll be reintroducing a bill to ensure that everyone receives at least the same pension amount.

What makes this inequality unfair? How would starting to restore equality and giving the same pension amount to everyone constitute a first step towards putting more money in the pockets of seniors?

The witnesses may all want to respond, so please raise your hand when you want to speak. I'll give you a chance to respond one after the other.

[*English*]

Elizabeth Brown: I'm aware of that proposal. Our group is talking about the fact that solo seniors pay more tax than those who are coupled, who are married or who are common law. An increase in old age security will benefit people of every marital status, but an increase in old age security will still result in seniors who are widowed, separated, divorced or never married paying higher taxes on the same income as a senior couple. Why? As I mentioned, one of the challenges that solo seniors have is pension income splitting. An increase in old age security will not address that structural tax issue.

Similarly, I mentioned the fact that a couple can claim six credits on the same income and a solo person can claim only three, because there are two people in a couple and there's only one person when they're single. That's the person age amount and the pension amount. There's also the fact that if one member of a couple doesn't use up their age or pension, they can pass it to the remaining spouse. Those tax inequities will still exist even if old age security rises. The solo senior will still be paying higher taxes on the same income as a couple. It just means that maybe the income has gone up with an increase in the OAS. It doesn't address underlying structural tax issues.

This is one of the reasons we've recommended that we as solo seniors need to be identified as a separate and unique stakeholder group. We're not necessarily eligible for the benefits that low-income seniors receive. A lot of us are not eligible for the guaranteed income supplement. That cut-off for income is around \$22,000, yet as we've shown in our speaking notes, we could have a single person at \$30,000 paying \$1,200 more in taxes than a couple at \$30,000. We're not eligible for the benefits that married folks receive. Where are we in the conversation?

If an initiative were put forward like the one MP Larouche is suggesting, would this particular initiative fix tax inequity for solo seniors, yes or no? Would it make the situation worse, yes or no? I think that sort of questioning needs to be part of any changes like that. It's not to say that you don't do it. It's to ask what it would do with regard to the unfair taxation of solo seniors. Would this initiative address it? If so, what do we do? If not, then—

• (1135)

[*Translation*]

Andréanne Larouche: Ms. Brown, I'd like to give Mr. Janeiro the opportunity to answer my questions. Ms. Dubé has also raised her hand.

I understand what you're saying: that there are other inequalities and that this is one among many. However, for seniors who don't receive the same amount, this would be an important step. I also understand that other inequalities need to be addressed.

Ms. Dubé, what do you think?

Norma Dubé: Thank you for the question, Ms. Larouche.

My initial reaction is to say that any initiative that can increase the disposable income of seniors, particularly women aged 65 or over, in this case, is a good thing. I'm thinking of the situation in my own province, New Brunswick. I'm thinking of the francophone women who have a lower income, less work experience and less retirement income than their anglophone sisters, even within the same province. They experience greater poverty than anglophone women.

Again, any additional income can help make ends meet at the end of the month. That's the problem today. Women back home are having a lot of trouble making ends meet. I would say that this is the case for all seniors, including men.

The Chair: Thank you very much.

We'll start our second round of questions. I'm going to give the floor to Ms. Cody for five minutes.

[*English*]

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

I want to thank the witnesses for coming here for this very important topic. I'm hearing a lot from members of my community, especially seniors, about affordability, their pensions and how they're going to survive, because what they planned for is not what's happening today.

One letter I received from a senior said, "We are a senior couple, and I am planning to retire this year. Costs are climbing and we are concerned and watchful. The high costs have a very real impact." Another one I received was, "My wife and I are both retired. [We] would like to see some help on taxes for seniors. We are being burned on taxes on retirement funds we have saved up." It seems that there's a lot of struggling among seniors.

I'd like to ask this question of Elizabeth Brown. Many Canadians nearing retirement are facing a gap between what they've been able to save and the reality of today's cost of living, particularly those without workplace pensions. Can you speak to whether current fed-

eral supports, such as CPP, OAS and savings incentives, are sufficient? What risk could this create for financial vulnerability among those in retirement or who may retire in the next five to 10 years?

Elizabeth Brown: The issue becomes quite important when it comes to what status you have when you're about to retire. If you're in a couple, I don't think a lot of folks anticipate what will happen when they lose their spouse. For example, they may not be eligible for their spouse's CPP. There are some folks who think that when their spouse dies, they're eligible for their spouse's OAS. They're not. There's no such thing as a survivor benefit for OAS. We hear that from folks. I don't think they necessarily plan for the fact that they could lose a spouse and what that means for their retirement earnings.

There are financial planners out there who, when seniors are retiring, are not just talking about the seniors themselves. They're asking, "Are you are planning for your elderly parents? Are you planning for your adult children and grandchildren?" Because of increases in life expectancies, not only are the seniors themselves aging, but they could easily have parents who are still alive, and they could have children and grandchildren they're helping.

There was a study done by RBC that said over 50% of seniors were dipping into personal savings to help their kids and grandkids. Those folks could be married or common law, or they could be widowed, separated, divorced or never married. If they are widowed, separated, divorced or never married, they have less disposable income because they are taxed more.

Of course, we haven't even talked about health care, which is a huge independent barrier.

• (1140)

Connie Cody: I would like to ask you another question.

You mentioned someone losing their spouse. I was speaking to a senior woman in my community who recently lost her husband. She told me that her GIS income threshold dropped in support by \$7,000. From what you see, does a woman's rent, heating or property taxes fall by the same \$7,000 when her husband passes away, or is this policy out of step with reality and puts senior women in a more financially vulnerable state?

Elizabeth Brown: People's non-discretionary income, for example, is the same whether they are by themselves or not. Thirty-nine per cent of seniors who are renters are living in unaffordable housing, defined as them spending more than 30% of their monthly income on rent. Those folks could be married or common law, but they also could be widowed, separated, divorced or never married. Folks who are single are going to be taxed more, but they face exactly the same household expenditures.

We hear from folks all the time who have lost a spouse. They're going through the worst position in their lives. They're doing their first set of tax returns after losing a spouse. They find their taxes significantly more, but all of them say that their base expenses haven't changed.

Connie Cody: Thank you for that.

We've seen increases to old age security targeted only to those over 75. From your perspective, do seniors aged 65 to 74 face materially different cost pressures, or has this created a gap in support? Are you hearing from seniors under 75 who feel they've been left behind despite facing the same inflation and housing costs?

Elizabeth Brown: One of the first challenges is that there is really no adequate definition of inflation for seniors. The CPI doesn't necessarily include things that seniors are more likely to spend on. Even the Auditor General has said that there's really no valid measure for inflation for seniors. I think that's the first part of the challenge.

Again, non-discretionary expenses don't seem to change with age. Whether you're below or above 75, those don't really change. We don't know what people's health expenses are going to be, and that's another huge independent variable. Obviously, we require more health care as we age. There is so much variability in what people's expenses are.

I have certainly not heard folks say that there's a difference when it comes to how they're taxed when they're by themselves at age 65 to 74 versus 75 and up.

[*Translation*]

The Chair: Thank you very much, ladies.

We'll now go to the government side.

Ms. Nathan, you have the floor.

[*English*]

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

I want to thank the witnesses for being here today.

Mr. Janeiro, I'll go to you first.

Researchers show that caregiving responsibilities often follow women across generations—from caring for children to caring for aging parents. How does the “sandwich generation” effect compound pension gaps and retirement insecurity for women who never had a sustained period of full workplace participation? What structural reforms could interrupt the cycle?

James Janeiro: Thank you, MP Nathan, for your question. You've hit the nail on the head. It's a really big part of this issue.

Men and women are just as likely as each other to be caregivers—it's a fifty-fifty split, more or less—but women are more likely to be caregivers more often, for longer and for more people over the course of their lives. Consequently, the impact on their incomes, savings and earnings tends to be higher because they're out of the labour market for longer. They're working less and spending more and have more expenses.

Child care is part of it. It's also, as you rightly said, the “sandwich generation” question—the concurrent caring factor when you're caring for children and supporting aging parents. I'll throw one more at you: the possibility of having to support a sibling or cousin with a developmental disability, a mental health challenge, an addiction challenge and so on and so forth. It's the impact of all that together.

I'll focus on their retirement security for a moment vis-à-vis CPP. About half of caregivers in that situation take time out of the labour market to provide care. Your earnings come down to zero or very close to zero, which means that the day this happens, there's significantly less money to pay rent or a mortgage and to put food on the table for yourself, let alone, on top of that, supporting somebody you love who might be near the end of life or having their own challenges.

Fast-forward to when you retire. This is where we get to the point I made earlier in response to Madame Ménard's question about the CPP. If you've worked less over the course of your life and retire, your CPP earnings are dramatically lower when you get there. Unfortunately, the situation, as it's set up right now, effectively punishes caregivers for life when they retire. This predominantly targets female caregivers, who are more likely, as we heard in other evidence, to have fewer savings and to be more reliant on spousal support, spousal savings and spousal income over the course of their lives. They're also less likely to have workplace benefits because they're less likely to have been in the workforce for as long as somebody who wasn't a caregiver.

In this regard, it's the factor of being a caregiver versus not a caregiver that makes a big difference.

• (1145)

Juanita Nathan: Can you suggest any structural reforms that could interrupt this?

James Janeiro: Absolutely.

There are things that can be done while the woman is still of working age. There is a battery of things that could be done to better support a woman in balancing care and work—for example, access to more care services, respite, lower wait-lists for treatments and the like. Just make sure the kinds of services caregivers needs in the moment are available when they need it. That has to do with the day-to-day life of caregiving.

On the financial side and the CPP fix specifically... I'll focus on a woman in particular who is reaching retirement age. If it were possible for her, as she is preparing for retirement and going through the paperwork for CPP, to apply her average earnings to the years when she was out of the labour market due to caregiving responsibilities, it would fix this problem. Also, in our opinion, it would fix an inequity in the system. This can be corrected through good public policy.

Juanita Nathan: That's very good. Thank you so much for that.

I have one more question. The One Canadian Economy Act aims to improve labour mobility across provinces. For caregivers who relocate to support a family member, what portability gaps exist in caregiver benefits and workplace protection and how should federal policy address these as labour mobility increases?

James Janeiro: That's an excellent question.

There are many of these barriers. For example, one thing that caregivers tell us they desperately need and have benefited from over the last few years is more flexible work arrangements, such as working from home.

[Translation]

The Chair: Thank you, Mr. Janeiro.

I now give the floor to Ms. Larouche for two and a half minutes.

Andréanne Larouche: Thank you, Madam Chair.

Once again, thank you very much, Ms. Dubé, Ms. Dumas and Ms. Brown, for being here today. I will try to ask you a question, but I'm going to give Mr. Janeiro a chance to answer the previous question.

I think I'm understanding that not only are there many inequalities among seniors, but also that it's difficult to have enough income in retirement. In that case, Mr. Janeiro, what would be the impact of giving the people aged 65 to 74 this extra 10% to help them, just as we help people aged 75 or over?

James Janeiro: Thank you, Ms. Larouche, for your work on this.

I will answer in English.

[English]

In the last Parliament, I had the privilege of speaking at the committee regarding your bill, and we supported it then. We continue supporting the idea today.

I'll just say very quickly, in the interests of time, that when I was in school and learning about these issues in my social policy class, it was widely accepted that seniors' poverty had been solved, that it was an issue we could tick the box for and be quite proud of. Unfortunately, that's no longer the case today. Initiatives like yours would certainly be welcome to help solve these problems.

• (1150)

[Translation]

Andréanne Larouche: Mr. Janeiro, aside from this 10% increase for everyone in retirement, at age 65, there are also women whose work is invisible. You said so, in fact, when you answered the question from my colleague Ms. Nathan. You talked about family work, caregivers, this sandwich generation. It's invisible work.

In Quebec, women's groups are advocating for a day to recognize invisible work. The first Tuesday in April would be a day when we could collectively reflect on the measures we can take to better recognize this invisible work. Women also make up the majority of caregivers and many reduce their working hours or quit their jobs.

Do you support the Bloc Québécois's request to extend the employment insurance benefits for caregivers to 50 weeks?

How exactly could that help improve the financial situation of women?

[English]

James Janeiro: We've been calling for this in our national caregiving strategy as well, Madame Larouche, and we see it in our data coming from caregivers. We fully support that idea.

[Translation]

Andréanne Larouche: There's another important thing. It's the tax credits.

What is the current impact of non-refundable tax credits?

At the end of the day, they don't help the people who really need it.

[English]

James Janeiro: Non-refundable credits have very little impact on people's tax returns, which is why we spend a lot of time talking about that issue in particular and welcome the committee's support on it.

[Translation]

The Chair: Thank you, Mr. Janeiro.

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

Laila Goodridge (Fort McMurray—Cold Lake, CPC): Thank you, Madam Chair, and congratulations on your new role.

I'm going to start with Ms. Dumas or Ms. Dubé first.

Ladies, thank you so much for the work you do. As a Franco-Albertan, I know that people are grateful for the services you provide in this field in Alberta. In particular, I know some seniors who use your services often.

Can you tell us about the impact of frauds among francophone seniors?

How do those frauds differ, perhaps, from those we see among anglophones?

Joanne Dumas (President, Fédération des aînées et aînés francophones du Canada): I think the repercussions are certainly very similar whether among anglophones or francophones. However, in French Canada, given the minority context, the programs and opportunities that could help us better equip our francophone seniors are often minimal, compared with what we can find in the rest of Canada.

Our challenge at the Fédération des aînées et aînés francophones du Canada is to ensure that we can offer everyone the same tools and opportunities. In her opening remarks, Ms. Dubé made it clear that women are always a bit more of a target for these issues. We're trying to find as many ways as possible to ease the situation for women dealing with these issues.

Our colleague was talking about the tax differences when you're a single woman as opposed to a woman in a couple. Think about it. It's quite worrying and very sad to see that, in 2026, we need a much fairer approach for everyone.

Anyway, that's my opinion.

Laila Goodridge: Thank you very much.

[*English*]

I'm going to switch gears a bit.

Mr. Janeiro, thank you again for being here and for the work you do on caregiving. It's so incredibly important.

We know that oftentimes, caregiving falls to women. This has a huge impact when a caregiver somehow falls into some kind of fraud or abuse. Their ability to provide the absolutely required caregiving becomes that much harder.

How are rising costs with the ever-increasing inflation having an impact on the people you're dealing with in the caregiving space?

• (1155)

James Janeiro: Ms. Goodridge, thank you for championing caregiving issues more generally across the board.

That is an excellent question. I'll paint for the committee a picture of a pay packet that a caregiver receives, be it through retirement or through employment earnings. It inevitably ends up serving two households: their household—theirself, their kids, their husband and so on—and also, if they're a caregiver, somebody else. About a third of caregivers provide financial support to somebody else as well.

In effect, when this pay packet comes in, it is supporting two groups of people at a minimum if a person is a caregiver. The costs that come along with being a caregiver, in addition to the things we might all understand quite well—food, rent, electricity, Internet and those sorts of thing—depend on what sort of caregiving they're engaged in. There can be significant added costs on top of that. Think about medical supplies, incontinence supplies, nutritional aids and equipment.

Laila Goodridge: I appreciate that you brought that up, because I help provide some of the care for my grandmother, and those are some of the conversations. You don't really think about some of the additional costs of those things—at least I didn't. For the first few times, I would go to the store and just pick up an extra 20 or 30 dollars' worth of things. All of a sudden, that's every week or every couple of weeks, and it becomes a lot of extra money.

As grocery prices go up and as gasoline prices go up, there's that much less disposable income. Are seniors seeing the results of that?

[*Translation*]

The Chair: Thank you, Ms. Goodridge.

Mr. Chen, the floor is yours.

Shaun Chen (Scarborough North, Lib.): Thank you, Madam Chair, and congratulations on your new role.

[*English*]

I would like to begin by saying that it's very enlightening to hear the many recommendations that are being made from all the witnesses today. I trust that these will guide our committee's work in the coming days.

I have a question for Mr. Janeiro, who spoke about some of the suggestions—for example, ensuring that older women who had zero income in certain years due to unpaid work such as caregiving receive the benefits they deserve in retirement.

In my riding of Scarborough North, we have an immensely diverse population, 70% of which was born outside of Canada. There is a phenomenon among older adults who immigrate to Canada that they have an expectation of free child care.

While we are a welcoming country and value immigration, we also support family reunification, which includes parents and grandparents. When older adults come to this country and are grappling with the challenges of language barriers, settlement and integration, they can face hardship and undue stress from free child care expectations.

How do we account for that? Are there any suggestions you have for how we support populations that are marginalized even further and face immense vulnerability in later parts of their life due to these circumstances?

James Janeiro: First of all, MP Chen, thank you for your question on this.

I was basically raised by my grandparents, who came from Portugal, so I'm a little biased in this regard. I'll add one thing to your question, which is to say that it's about both child care and elder care. There's an expectation that if you are coming from abroad through family reunification, you're here to provide care of all sorts—that is, child care as well as elder care for somebody else. It's critically important to be up front with that at the beginning if that's part of the conversation for why reunification is being pursued.

The other thing is that those same services and supports that can help caregivers who are in Canada today can be extended to caregivers in that situation as well. Services and supports would include access to respite, access to social services, access to more equitable tax treatment, access to tax credits—all those sorts of things. Extending that safety net to anybody who is in this care situation is very important.

Another one I'll throw at you is this concept of caregiver training. I learned this the hard way. To bring my grandmother into this conversation again, I'll say that moving around my now-late grandfather when he was in distress was not a matter of brute force, which I have in abundance; it was a matter of technical skill, training and knowing how to do it safely. I did that for my grandpa, and years later I'm still feeling the effects of it regularly.

It's about providing formalized caregiver training to people in that situation so they know the basics of how to interact with systems and also how to provide hands-on medical care, such as moves, transfers, medical administration and the changing of incontinence supplies. All of that together would make a big difference in the areas you're talking about, Mr. Chen.

• (1200)

Shaun Chen: Thank you very much.

Ms. Brown, you talked about some of the changes that would be helpful to older adults and seniors with respect to financial inequities in the tax system. Having just helped my parents file their tax returns—the TIs are submitted, so everything is good; I got it out just in time—I know that many seniors are accessing benefits, but some are not. Some are not even filing taxes, which makes them ineligible to even receive certain benefits.

Have you seen that? If so, what are some of the solutions, and how can government work to ensure that those who are vulnerable, our seniors, especially women—

[*Translation*]

The Chair: Mr. Chen, your time is up.

Thank you all for making yourselves available today. That concludes the first part of the meeting with the first panel of witnesses. Thank you all.

I will suspend the meeting for a few minutes so that the second panel can come in.

• (1200)

_____ (Pause) _____

• (1205)

The Chair: Ladies and gentlemen, we are resuming the meeting.

I'd like to give a few reminders before we begin.

If you are participating by video conference, click on the microphone icon to activate your mike. Please mute it when you are not speaking. At the bottom of your screen, you can select floor, English or French.

If you wish to speak, please raise your hand. If you are on Zoom, please use the “raise hand” function.

I'd like to remind members and witnesses that all comments should be addressed through the chair.

For those of you in the room, don't worry about pressing the button for the microphone. Somebody will do it for you.

I would like to welcome the witnesses.

We have Ms. Hajek, chief executive officer, Elder Abuse Prevention Ontario.

We have Ms. McAuliffe, president, National Pensioners Federation.

Finally, we have Ms. Rajan, managing director, New Society Institute.

[*English*]

We will begin with opening statements.

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

Marta C. Hajek (Chief Executive Officer, Elder Abuse Prevention Ontario): Distinguished chair, committee members and fellow panellists, hello. Thank you for the opportunity to appear today to speak about an issue that is too often hidden in plain sight: the abuse and financial vulnerability of older women. The committee has already heard testimony from several of my respected colleagues and long-standing system partners working in the space of elder abuse prevention, so I will not repeat the many important contributions they have already made.

As CEO, I am speaking on behalf of Elder Abuse Prevention Ontario, a provincially funded charitable organization that has spent over three decades addressing elder abuse, its root causes and its growing complexities. We have prioritized our work through a preventative lens, coordinating community response, raising public awareness through education, and training cross-sectoral service professionals to recognize and effectively respond to those experiencing abuse.

Each day we hear directly from older adults, especially women, about the realities they are experiencing, and what we hear is deeply concerning. The consequences of those realities are what I would like to impart to you today.

Older women in Canada are living longer, and that should be a success story. The reality is that longevity is accompanied by increased exposure to harm, particularly financial abuse, coercive control and neglect. In fact, financial abuse is one of the most common forms of abuse, disproportionately affecting older women. That's because, in part, financial vulnerability in later life does not happen by accident. It is built over a lifetime.

Many have lived through decades of unequal pay, interrupted careers due to caregiving responsibilities, limited access to pensions and restricted control over assets. They are not individual failures but structural realities, and they follow women into older age, creating conditions where dependency can take hold. Where there is dependency, there is risk.

Financial abuse, like most abuse, often happens within relationships where there is an expectation of trust, such as an adult child quietly taking over a bank account, a caregiver pressuring an older person to sign documents that they do not fully understand or the misuse of a power of attorney.

Loss of financial security can mean loss of housing or the inability to afford necessary health care or medication. It can mean being forced to remain in unsafe or abusive environments, because the options are homelessness and loss of care. Losing autonomy that defines dignity in later life is demoralizing.

Despite its prevalence, this abuse remains under-reported, as most women face significant barriers to doing so, such as the fear of retaliation, of institutionalization and of the breakdown of families. They feel shame or are made to believe that what is happening is simply part of aging. It is not.

Coupled with language barriers, cognitive decline can make seeking help even more difficult. Today, over 770,000 Canadians aged 65 and over are living with dementia, and almost 62% are women. Living with dementia should not mean losing the right to protections afforded to others. Acknowledging this should increase our collective responsibility to act.

Of note are the emerging risks where financial systems are becoming digital, yet older women are navigating online environments that were not designed with them in mind. While digital tools can support independence, they also create new pathways for fraud and exploitation. It has been reported that in 2024, Canadians lost over \$643 million to fraud, with older adults being disproportionately targeted.

What needs to change, then? We must name financial abuse of older women for what it is: a form of gender-based violence and coercive control. We must strengthen systemic first points of contact so that everyone who engages with older adults can recognize the warning signs and respond safely to support the older women in need. We must reduce barriers to reporting so that they are not navigating complex mechanisms or, at worst, having to repeat their trauma over and over again just to get help.

Finally, we must continue to invest in prevention by advancing financial literacy, promoting public awareness through targeted education, and addressing ageism, gender inequality and economic insecurity. That's because at its core, this is not only about financial harm. It is about how we value older women.

• (1210)

Older women are not passive. They are caregivers, community leaders and community builders. They have shaped our society and deserve to age with dignity. Canada has historically demonstrated leadership on the global stage with respect to human rights—

[Translation]

The Chair: Thank you very much, Ms. Hajek.

I will now turn the floor over to Ms. McAuliffe.

[English]

You have the floor for five minutes.

Patricia McAuliffe (President, National Pensioners Federation): Thank you, Madam Chair and committee members, for the invite and the opportunity to appear before you today.

I speak on behalf of the National Pensioners Federation, a national non-profit grassroots seniors' advocacy organization representing nearly one million members through over 250 retiree groups, chapters and associations across Canada. Our long-established affiliated organizations have secured a place in history, helping advance critical retirement benefits like pension plan protections, the Canada pension plan, old age security and the guaranteed income supplement. They have stood up against poverty stigma, challenged systemic barriers, and worked tirelessly to protect the dignity, income and well-being of the most vulnerable older Canadians, particularly women.

I respectfully thank all of the previous witnesses who have presented to this committee, detailing their research and providing factual information about ageism, sexism, racism and systemic barriers that are deeply ingrained in our social construct and that profoundly affect the lives of older people today, but most particularly the lives of marginalized older women.

Reflecting on our conversations today, I am here to press for the prompt adoption of four government interventions that would make a meaningful and visible difference in the lives of older women across Canada.

As the NPF, we respectfully ask, first, for the immediate appointment of a federal minister for seniors. Second, establish and fund independent seniors' advocates in every province. Third, implement and fund national standards for long-term care. Finally, ensure unequivocal federal support for a UN convention on the rights of older persons.

A dedicated minister for seniors is not a luxury. It is a necessity for a cross-sectoral approach to solutions. A minister with a clear mandate and adequate resources and authority can coordinate policies across departments, prioritize older adults' issues in cabinet and ensure accountability to Canadians.

Equally important, continuity within government preserves institutional knowledge and supports evidence-based policy that keeps pace with an aging population.

As for our call for a national framework for seniors' advocates, a few provinces have seniors' advocates, but Canada lacks a consistent independent framework nationwide. These advocates play a critical role. They monitor policy delivery, handle complaints, hold governments and industries accountable, guide individuals through complex systems and provide actionable recommendations to government.

In 2024, the Auditor General of Canada called for a comprehensive audit to ensure that federal programs meet seniors' needs. This reinforces the need for both an independent seniors' advocate and a dedicated minister working together to keep policy responsive and effective.

Regarding our call for a national standard for long-term care, COVID revealed what many Canadians already feared: the neglect, abuse and preventable deaths in care homes. In British Columbia, advocates such as Isobel Mackenzie and Dan Levitt have identified serious gaps, particularly those affecting low-income women in care. Most seniors want to remain independent, yet inadequate home care and financial insecurity are forcing vulnerable women from their homes—sometimes into hospitals, shelters or homelessness. Without safe, affordable options, many have no choice.

As for a UN convention on the rights of older persons, ageism remains deeply embedded in our systems. That is why the NPF has supported Canada's International Longevity Centre to advance a UN convention on the rights of older persons.

In 2024, we participated in proceedings in New York and witnessed strong global momentum there. Canada's position has evolved, but it remains inconsistent. Leadership is needed to embed a rights-based framework in policy and ensure that no older Canadian is left behind, especially women living in poverty.

• (1215)

[*Translation*]

The Chair: Thank you very much, Ms. McAuliffe.

We had a few hiccups, as the video wasn't always in sync with what was being said, so someone from the technical team will give you a call. Please be so kind as to take the call to see how that can be sorted out.

Thank you very much.

[*English*]

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

Doris Rajan (Managing Director, New Society Institute): Thank you for inviting me and the New Society Institute here.

When examining the issue of abuse against senior women with a focus on financial vulnerability, it's initially important to establish what we mean by women. This is because the broad label can obscure and fail to recognize very different experiences and levels of vulnerability, and specifically how that vulnerability is a consequence of the historical design of institutions and practices that have set the stage for different experiences of inequality between men and women.

As we know, older women in Canada are more likely to spend years providing unpaid care for their aging spouse, which impacts

their income and health; to live longer with chronic conditions; and to navigate care systems alone. Senior women experience heightened financial insecurity because they are more likely to have lower lifetime earnings due to caregiving and lower-paid work, resulting in smaller or no pensions and savings. Many face income loss after widowhood or divorce and are more likely to live alone, as we heard, increasing their risk of poverty and housing insecurity. Older women experience many other barriers in their everyday life related to transportation, mobility and access to community activities, which results in pronounced social isolation and loneliness.

Further, when this broad category of senior women is layered with other historically shaped systems of exclusion, such as those based on race that justified the colonization of indigenous peoples, the enslavement of diverse African peoples, the early exploitation of racialized migrant labour and the mass institutionalization of deaf and disabled people, vulnerability is intensified. These layers of marginalization result in significantly worse socio-economic outcomes for specific groups of women.

For example, racialized and immigrant senior women experience some of the highest rates of low income, at approximately 19% and 18%, respectively. Disabled seniors face poverty rates as high as 20%—four times higher than the rates for non-disabled people—with senior disabled women also experiencing even lower lifetime earnings and reduced access to pensions, resulting in a much greater reliance on fixed, low-income supports. Indigenous seniors experience significantly higher rates of poverty, food insecurity, chronic illness and social isolation than non-indigenous seniors. This is compacted for indigenous women, who also carry a disproportionate amount of caregiving responsibility across their lifespan. Urban indigenous seniors face elevated social isolation, with approximately 8% reporting that they have no one to rely on.

We also see the relationship between the heightened rates of gender-based violence for marginalized senior women and financial vulnerability. For example, the lifelong impact of violence against indigenous women further contributes to poorer health, persistent poverty and poor housing outcomes in older age. Further, the challenges faced by senior disabled women and indigenous women, more often than not, shouldn't be understood as separate, given the higher prevalence of disability among indigenous people.

These multiple barriers across marginalized groups can feel overwhelming to those of us who are involved in social change efforts. However, while it's evident that these different groups of senior women experience abuse and financial vulnerability in distinct ways, we can also note that there are clear patterns of commonalities across their experiences, such as heightened financial insecurity, barriers to accessing support, social isolation and high rates of violence. Investments should be made at the local level, where diverse senior women can design community- and place-specific actions.

At the policy level, our institute has been developing a web application—it has a long name, but the acronym is PRIAA—that is grounded in lived experiences and enables policy analysts to systematically analyze the multitude of laws and policies that senior women in Canada interact with. This analysis goes beyond broad statements of policy reform, such as a need for policy reform to improve the adequacy of income supports. Rather, it points to precise provisions in laws and policies where diverse senior women are not adequately supported, offering a comprehensive review across multiple statutes and policies to generate targeted recommendations.

• (1220)

Understanding—

[*Translation*]

The Chair: Thank you, Ms. Rajan.

That will be all for your opening remarks. You will have the opportunity to speak with the MPs.

We will now begin our first round of questions.

Ms. Cody, the floor is yours.

[*English*]

Connie Cody: Thank you.

I'm going to start off with a question for Ms. Hajek.

We've been hearing in committees from experts on elder abuse that it's on the rise, and there's an emphasis on passing legislation to protect victims. One of the bills going forward is Bill C-16, the protecting victims act. We've heard from seniors groups that they don't see protections for seniors in this bill and that it doesn't identify elder abuse. They're also saying that the definition of coercive control is too narrow.

In your view, should it include seniors and other vulnerable adults who may be coerced through dependency, housing, or financial control rather than physical violence alone?

Marta C. Hajek: I had the privilege of testifying in front of the justice committee for Bill C-16. Absolutely, a wider interpretation of who is covered under the bill would be helpful.

There is a suggestion of waiting two years and then looking to potentially include other caregivers or other relevant people within an older adult's life. Somebody who is experiencing abuse just wants it to stop, and I'm not sure that they have it within them, in some of these cases, to wait another two years until the person who is perpetrating the abuse is included in the definition.

• (1225)

Connie Cody: At committee, we're hearing about elder abuse, but we've also heard that human trafficking of seniors is on the rise. Can you tell us what you've heard in your role, and do you have anything to explain why this is the case?

Marta C. Hajek: Staying in my lane and knowing what we are dealing with on a daily basis, I'll say that, absolutely, human trafficking is not limited to younger women. It is also done to older women, whether for engaging them in unpaid labour or even for sexual activities.

We used to hear of maybe 250 situations over the course of a year. Specifically around elder abuse, now we are hearing about 1,900 cases where we have interaction with the individuals over the course of three months. It is definitely escalating. The perpetrators are becoming more clever in how they perpetrate these crimes.

We need to do everything possible to help protect older populations from human trafficking specifically and abuse.

Connie Cody: In your view, do you think this is linked to affordability and the financial hardships that seniors are facing?

Marta C. Hajek: In part, yes. There would be an impact, because somebody who is in dire straits financially and can't put food on the table or cannot get proper medical care would certainly look to succumbing to that kind of activity.

Connie Cody: We're hearing a lot about burnout for caregivers, and it's easy to see why. The cost of living is so much higher than it used to be, and salaries and supports for our caregivers haven't kept up. Many are struggling to pay for a lot of the supports out of their own pocket.

Is there a link between rates of burnout for caregivers and care providers and the rates of elder abuse?

Marta C. Hajek: I would have to get back to you in terms of statistical support for that, but most definitely there are linkages, yes.

Connie Cody: I'd like to continue with questions for Ms. McAuliffe.

Under current CPP rules, a survivor can never receive more than the maximum individual benefit. That means a household receiving close to \$2,800 a month in CPP can see that cut significantly after losing their spouse.

Given that women's lifetime CPP contributions are much lower due to caregiving years or time out of the workplace, do you believe the structure reflects the reality of today?

Patricia McAuliffe: CPP is definitely linked to the career path of women. This starts at a young age—we know that—through family situations, but today, as we're hearing from persons collecting government pensions, the reality is that it's not keeping pace with inflation. It's not keeping pace with housing, in particular, and indeed with medical costs as persons are aging.

We consistently hear from our members, from seniors across Canada, that CPP needs to be increased along with other government benefit plans. It's simply not keeping pace with affordability, if that was your question.

Connie Cody: You were talking about old age security between 65 and 75 and how old age security increases are targeted to those over 75. I've asked this question before of another witness, and I want to hear from you. Do seniors aged 65 to 74 face materially different cost pressures, or have they created this gap of support? Are you hearing from seniors under 75 who feel they've been left behind despite facing the same inflation and housing costs?

Patricia McAuliffe: Definitely. We've been asking for harmonization of the—

[*Translation*]

The Chair: Thank you very much, Ms. McAuliffe.

I have to interrupt you.

Ms. Khalid, you have the floor.

[*English*]

Iqra Khalid (Mississauga—Erin Mills, Lib.): Thank you very much, Madam Chair. Again, congratulations on your new role. We are very excited to have you chairing this very important committee.

I want to pick up on the testimony of Ms. Rajan, because something I hear from my constituents about a lot is the role of new immigrants—new as in here for 20 or 30 years—and how that intersects with our support for seniors. The challenge is that with immigrant workers, no matter where they're coming from in the world, the spouse tends to stay home and take care of the family while the gentleman goes out and works. He's the only one who's making contributions to a pension plan, if they have one. Then when it comes time for retirement.... Statistically, we know that men generally tend to die earlier—because women have a lot more laundry to do, apparently. It leaves them with not enough income to sustain themselves and an inability to take care of themselves, whether it's with respect to health care, housing, etc.

If I may, I'll start with you, Ms. McAuliffe. I hope you had the opportunity to hear Ms. Rajan's speaking remarks earlier today. What do you think are some recommendations we could make as a committee to protect immigrants who are coming in, putting in an effort, working within our country and not able to sustain themselves long enough to have a dignified, respectful living after retirement?

• (1230)

Patricia McAuliffe: Thank you for that important question.

Cultural sensitivity for aging Canadians is an important topic. I believe it needs to be investigated further. The representatives at the table are the people who reflect the policies that need to be in the discussions. In our organization, as diverse as we are, we recognize that there needs to be a whole relook at the government benefit plans. We recognize that in 2024, the Auditor General recommended that. We stand in full support of that.

Unfortunately, because of technical difficulties, I was not able to fully hear the previous speakers. I'm sorry about that.

I appreciate the question.

Iqra Khalid: Thank you very much.

I'll turn to Ms. Rajan.

I really appreciated you outlining the challenges. I will outline an additional one. I have an amazing seniors facility, a long-term care centre, in my riding that is tailored to the Ukrainian community. The nurses there speak Ukrainian. They serve Ukrainian food. I asked one of the nurses why they thought that was necessary. She said that as you get older, you tend to revert to your younger years.

How important do you think it is for government to invest in culturally sensitive retirement homes and long-term care centres—not just to put in the money completely, obviously, but also to build maybe public-private partnerships with that?

Doris Rajan: It's so interesting, because I think that is one strategy. As you mentioned and as I briefly discussed, for the whole situation for immigrant families, whether they're newcomers or people who have been here for 30 years, the structure is different in terms of the family. There are expectations that, as MP Chen said, you will have seniors—very old seniors—looking after their grandchildren.

What I'm saying is that there's a commitment to the family, which heightens their vulnerability to abuse, and particularly financial abuse, because in many of these households they do not have access to their OAS, etc. They do not even have access to their own money.

There would be barriers, for a lot of collectivist societies particularly, to go into a home. I'm thinking of the South Asian communities and Chinese communities, because the understanding would be that they remain at home and play an integral part of running their home into their old age. That's the first piece.

That is something that a number of communities have explored. I believe there is something similar in Toronto for the Chinese community. I know, for example, that the Tamil community, as you've probably heard, is trying to set up something like that too. It's an important investment, but there is also a need to invest in immigrant families as a whole, because it's the extreme poverty and overcrowding that create very vulnerable positions, particularly for seniors.

• (1235)

[*Translation*]

The Chair: Thank you very much, Ms. Rajan.

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

Andréanne Larouche: Thank you, Madam Chair.

First, thank you very much to Ms. Rajan, Ms. McAuliffe and Ms. Hajek for being here today for this very important study.

Reports on this financial situation for senior women are piling up. They're concerning.

I'm going to start with you, Ms. McAuliffe, because you didn't have a chance to properly answer the question from my colleague Ms. Cody. It was about the Bloc Québécois's proposed bill to increase old age security for people aged 65 to 74. The goal is to establish the same pension amount for all retirees, starting at 65 years old.

In our study, we're observing and demonstrating the unique difficulties that women face when it comes to accumulating the same amounts of money for their retirement as men.

How does this inequality between seniors aged 75 and over and those between 65 and 74 affect women in particular?

Why is it important to at least take a first step and give the same pension amount to everyone from the age of 65, particularly to women?

[English]

Patricia McAuliffe: To reflect back on a question asked previously, respectfully, we have been calling for, along with many seniors organizations across Canada, the harmonization of pension credits or harmonization of payments for OAS. The crux of the matter is that poverty begins at a much earlier part of life for women and impacts them greatly after the age of retirement, especially with the loss of a spouse.

It is important to note that there seems to be no concrete reason or rationale as to why. We've asked this question many times: Why did that 10% increase happen at 74? It doesn't add up. People who retired at 65 and above are experiencing health issues related to stress, especially post-COVID. There are medical conditions that apply specifically to women. We can look at the medical industry and the supportive measures that need to be put in place. Resources and access to medical services are increasingly important for women: on research, on documented support and on costs.

Absolutely, we're calling for an increase of the 10% for those 65 and older. We need a consistent plan—not a two-tier one—and that's been the common denominator for all the senior groups across Canada that we are united with.

[Translation]

Andréanne Larouche: Thank you very much, Ms. McAuliffe.

Another point on which the Bloc Québécois puts a lot of emphasis, after establishing the same pension amount for everyone, is the issue of indexing old age security and the guaranteed income supplement. We're aware that these are fixed incomes that aren't currently increasing at the same rate as wages. They can't address the problems related to inflation, particularly in terms of housing and food.

Is the consumer price index still the index of choice for indexing old age security and the guaranteed income supplement?

Should we consider another calculation tool?

[English]

Patricia McAuliffe: Yes, I think we've drawn that conclusion through the discussions at the last three meetings. It's been a consistent message that the CPI does not reflect older-age costs of living, costs of care and costs to access the services they need. Increasingly, we're seeing user fees for medical services, eyeglasses, eye surgeries and hip surgeries. User fees are impeding access for seniors to get the care they need. Transportation costs are increasing. The CPI does not reflect the needs of seniors.

Again, the call from the Auditor General to review benefits is an essential piece of our discussion today. Hopefully, you'll move forward with the recommendation that a complete review of government benefits for older persons be completed as recommended.

• (1240)

[Translation]

Andréanne Larouche: Thank you very much.

First, let me tell you about an issue that was brought to my attention and that happened in my riding. Someone contacted me to tell me that the National Bank had closed its ATM in the rural municipality of Valcourt. We know that the banking sector falls under federal jurisdiction and that more and more seniors may face banking difficulties.

Not everyone has the same financial literacy. For example, in fraud cases, having direct access to someone at a financial institution can be more secure than simply having access to an online service.

Ms. Hajek, wouldn't it be important to strengthen the obligations in terms of the code of conduct?

Right now, there's only talk about having a voluntary code of conduct.

Have you been in contact with the banks about this?

Do you think it would be important for financial institutions to work on detecting suspicious and unusual amounts?

[English]

Marta C. Hajek: Yes. To give a short answer, I'll say we are in touch with the five major banks across the country, as well as credit unions. We are looking to make sure that banks are consistent in their information offering and that in situations where there is abuse, for example, or financial exploitation, there are quick and appropriate measures for the senior to have—

[*Translation*]

The Chair: Thank you, Ms. Hajek.

Mrs. Goodridge, you now have the floor.

[*English*]

Laila Goodridge: Thank you, Madam Chair.

Thank you to our witnesses for being here today.

Ms. Hajek, I really appreciated that you talked about the need for reducing barriers to reporting, as well as the importance of financial literacy. Overall, it doesn't matter whether it's children or seniors, there is so much lacking in financial literacy, specifically in a space where a lot of women were told that it wasn't theirs to take care of. By the time that it becomes their responsibility—maybe because a spouse dies, or maybe because of some kind of abuse and they're doing it on their own—they are so much further behind, leading them into a space where they're that much more apt for abuse. Is this something you have any solutions for?

Marta C. Hajek: In terms of financial literacy, I think everybody has a responsibility to participate. When you engage with an older adult in the course of your daily practice as a service professional or even with someone you live next door to, in having that conversation with people to make sure they are receiving the care and supports they need, you don't know what you don't know. In terms of our societal obligation, we have to look after each other.

In the case of service providers like banks, for example, they're increasingly starting to put out information about how to watch out for fraud and scams, but financial abuse, for the most part, happens within a relationship of trust. If it's a family member and that older adult is isolated, how do you get through that? COVID was the perfect example. When we were in lockdown, we knew very little about what was happening behind closed doors, but it was incumbent on each of us to be part of society, to care about the people who live next door to us and to make sure they were not in dire straits or that at least they had the kind of support they would require.

Conversations around disclosure don't happen at the drop of a hat. You have to build that relationship. You have to let the senior know that you are watching them, you're looking out for them and you're trying to be there as a support should something bad happen.

Laila Goodridge: Thank you for that.

There's one thing that's come up quite a bit. I sit on the human resources committee, and we've had lots of conversations about the Cúram and the federal government switching OAS to a new system of delivery, and about the fact that there are thousands and thousands of people getting stuck in a backlog. How would delays in people getting government services make them more at risk for financial abuse?

Marta C. Hajek: If people are aware that there is a mechanism where they can circumvent the rules or can get around things like this, they will reach out to vulnerable seniors and offer all kinds of things. For example, they'll say something like, "I'm going to come fix your roof and it's only going to cost you this amount of money, but if you give me \$1,000 today, I guarantee it will be done and it will be one less thing for you to have to worry about."

In terms of financial exploitation, people who are scammers or opportunists prey on those vulnerabilities—when somebody is feeling unsupported or isolated and is at risk. Those vulnerabilities now create social situations where the person feels that they're actually being helped, when they are in fact being set up for a scam or a crime.

● (1245)

Laila Goodridge: Dr. Rajan, I'll ask you the same question. How do delays in government services and supports being provided impact people and make them more vulnerable?

Doris Rajan: First of all, because I'm focusing on marginalized senior women, what we've found in a lot of our research—particularly in elder abuse with populations like disabled seniors and immigrant, racialized and indigenous seniors—is that often they don't even know that there are government benefits. We just did a big study with the disability tax credit across the country in local communities in all five regions of Canada. Those particular populations weren't even aware of the different benefits that are there, so that's the first—

Laila Goodridge: If someone is aware of a program, they have applied and they're now waiting nine-plus months beyond what they were told they were going to wait, that has to have an impact on more than just their mental health. It also impacts their ability to survive.

Doris Rajan: Absolutely. The populations I'm focusing on are trying to survive every day. Any amount of money that they get per month is an advantage, so it's crucial that they have access.

[*Translation*]

The Chair: Thank you, Ms. Rajan.

Thank you, Mrs. Goodridge.

Ms. Ménard, you have the floor.

Marie-Gabrielle Ménard: Thank you, Madam Chair.

Thank you, ladies, for making yourselves available and for being so generous and enlightening in your comments.

Ms. Rajan, we will have the opportunity to continue where you left off with my colleague Mrs. Goodridge.

What is most depressing, when a government implements certain measures, is learning that some recipients had been unaware of the existence of benefits. The infamous "had I known" is always very sad.

Ms. Dubé, who testified earlier, spoke to us about an interesting avenue, which is to design awareness campaigns.

Let us go back to the populations you're studying, those you refer to as marginalized groups.

What would be the best way to reach them?

What form do you think an awareness campaign should take?

What advice do you have for us?

[English]

Doris Rajan: That is such an excellent question.

The best way is to work locally. It is to go to the communities—to the people with lived experience. It's also to go to the frontline, grassroots workers who work in those communities, because they see the nuance and the distinctiveness of the issues, and they're the ones who can communicate that best.

A campaign should not only raise awareness but be led and designed by the communities themselves and be very place-based, so local investments are really important. It's about raising awareness, but it's about literally showing them how to apply. As I said, we did a cross-country project where we wanted to show that these groups needed their frontline supporters to show them the application process.

The whole issue of financial literacy with disabled seniors—for example with the banks and things like that—is that online is often not an option. It really is frontline knowledge that you need to activate and invest in to build such a campaign.

[Translation]

Marie-Gabrielle Ménard: From what I understand, the answer is yes, in terms of creating an awareness campaign.

In that case, it should be specific to reach the various communities. You're also talking about supporting community organizations.

Does that mean community organizations should receive financial support?

[English]

Doris Rajan: I really think so. It's the frontline, grassroots organizations that have the most access to the most vulnerable senior women out there, like the indigenous frontline.... It's not the bigger ones or the big settlement services, but the really ethno-specific groups, because they're seeing these issues every day. They also see the way they're interrelated—how financial vulnerability is related to gender-based violence, which is related to housing precarity, etc.

It's about a holistic understanding and knowledge that you can't get through academics or policy analysts. You really need the people who are seeing it every day to develop the solutions for how to communicate it and how to support senior women in applying and accessing it.

• (1250)

[Translation]

Marie-Gabrielle Ménard: From what I understand, a specialized approach should be considered.

Ms. Hajek, you talked about abuse. It's never a trivial matter to speak out against abuse. I have had some interesting conversations with representatives of community organizations who work in the riding that I have the honour to represent. They told me that there are a lot of grey areas when it comes to financial abuse. Some senior women have reported to the organizations they work with that, when their grandson was involved, it wasn't abuse. They say that they're his grandmother and that their grandson needs them.

Should we develop awareness programs to make people aware of the various forms of abuse that leave no physical trace?

[English]

Marta C. Hajek: That is, in fact, what we contend with every single day. There are people who are not aware that what's happening to them is abuse. They are living with the consequences of that but don't necessarily know what to do next.

The availability of resources within communities must change. There is such an inequity in terms of location. If you live in an urban centre, for example, there are all kinds of programs and services available, but when you live in a rural environment and you're isolated and live a kilometre away from your next-door neighbour, that poses a problem.

The reluctance to—

[Translation]

The Chair: Thank you, Ms. Hajek. The time is up.

Ms. Larouche, you have the floor for two and a half minutes.

Andréanne Larouche: Through the Secretariat for Seniors, a Quebec-specific initiative, Quebec has developed many awareness campaigns with workers in the seniors sector. I'd like to mention that there is an extraordinary worker in the Valcourt region. He was the one who talked to me about this.

I'm going to continue along the same lines as the last two questions from my colleagues. Let us go back to the Cúram case, because it isn't a trivial matter. Some seniors have waited up to nine months before receiving their benefits. We're talking about seniors who are finding it increasingly difficult to live.

This weekend, the Journal de Montréal reported on seniors who can no longer afford housing. When there are additional delays of nine months, and no solution has been found to help seniors who are having issues with this new software called Cúram, what impacts can that have?

Witnesses have told the committee that, in some cases, it can be dire.

What would you have to say about that?

I'd like to ask one more question, so I'd ask you to summarize your answer for us.

[English]

Patricia McAuliffe: That is a bit of the financial literacy. We know that women are less likely to have savings over the course of their lifetime, which is another systemic issue.

We are hearing from our representatives from province to province that particularly people who fall short on their rent and are deciding whether they're going to eat or pay their rent are often being evicted. I think you've already had that conversation on homelessness and women moving into shelters or creating an unsafe living condition by taking folks into their homes, which may be taken over. They think they're getting care and assistance, but they end up losing their home because they've lost possession of it with a change in their financial status through their home ownership. People get involved in their finances. It takes a huge toll.

Seniors, as you know, are very trustworthy, so they fall into very dark holes when they take in people and have them help financially. It has not had good results.

[Translation]

Andréanne Larouche: You didn't answer my question about the banks.

Do you agree that the federal government should recognize the problems and propose legal safeguards in co-operation with the banks to prevent fraud?

You nodded just now.

The Chair: I'm sorry, Ms. Larouche—

[English]

Patricia McAuliffe: Yes.

[Translation]

The Chair: The answer was still given. We're going to take it.

Mrs. Roberts, you have the floor.

• (1255)

[English]

Anna Roberts: Thank you, Madam Chair.

Thank you to the witnesses.

I'm an advocate for seniors because I really believe we need to make some changes in this country to ensure that seniors have the opportunity to live with dignity.

My first question is for Ms. Patricia McAuliffe.

We heard earlier from Elizabeth Brown from Single Seniors for Tax Fairness. One of the issues we heard about came from a few of her constituents. There are two sisters who have lived together for 50 years. They share a home, and they also take care of the older senior's son.

If one of them passes away, the expenses will still be the same. Because they are able to share the expenses of that household, they can live together and make ends meet, basically, with their joint income. However, when one passes away, the other loses that income. She loses any CPP that they contributed to for almost 50 years. Al-

so, she loses the rights to the RRIF, because it has to go to the estate and cannot be directed to the individual she lived with.

How can we make that change? What can the government do to identify the fact that single seniors should have the same rights as couples?

Patricia McAuliffe: We have had presentations made at our convention by Single Seniors for Tax Fairness. We support many of their policies, for sure, and we recognize the shortfall when a spouse dies. Importantly, though this story may be unique, it's not unique at all.

I believe there should be some sort of transition period where the estate can access the savings and the RRIFs and perhaps allow the individuals still living in that home to utilize that money over a period of 10 years—I think that's what they were asking for—and we agreed with that to resolve the problem.

Living arrangements are very different today than they were when a lot of these rules were made, so we should relook at the legislation and how it applies to the living conditions of people today. There are cohort living conditions. There are avenues that we can support. Communal living with seniors is happening today, and we can better support that in ways that adopt some of the principles of Single Seniors for Tax Fairness's recommendations.

There can be special measures put in place for individuals, especially in caregiving situations. We need to do something.

Anna Roberts: The other constituent I recently spoke with had a different scenario. They were much younger and contributed. Both sisters lived together in their parents' home, which they purchased. They lived together because of the affordability situation. As we all know, inflation has gone up quite a bit for everyone, especially seniors.

One of the sisters died before the age of 65, so she did not get any benefit from the CPP, but the sister, who had to absorb the cost on her own, had to sell the house. She was forced to sell the home because she couldn't afford it.

What happened to that CPP money the sister paid into? Why was the other sister not given the same rights as a couple?

Patricia McAuliffe: It goes back to marital status and the way our systemic structure is set up to support the marital status of individuals. That's deeply rooted in the system.

I mean, it's gone. The CPP stays with the individual. It's a shared benefit. If the person is your spouse or common-law partner, benefits can transition over.

Living situations are very different today, and our policies and programs need to better reflect that. I think the CPP is very wealthy. This is the time to look at and support different types of living accommodations.

Anna Roberts: Because we lack benefits for single seniors, what can the government do to address this issue for seniors in the situation we just discussed? What would your recommendation be to the government?

Patricia McAuliffe: My recommendation would be to review the statutes of status and living conditions. That's the reality. We have to go back to the legislation.

• (1300)

Anna Roberts: I don't think I have much time left.

Thank you.

[*Translation*]

The Chair: Thank you very much, Mrs. Roberts.

Ms. Nathan, we'll finish this round with you.

You have the floor.

[*English*]

Juanita Nathan: Thank you, Madam Chair.

This question is for Dr. Rajan.

Much federal social policy is designed using aggregated data that obscures the experiences of subgroups: racialized senior women, indigenous elders and women with disabilities. In your research, where have you found the most dangerous gaps between what policy assumes and what these women actually experience, and how should the federal government restructure the data collection to close these gaps?

Doris Rajan: In every area, in terms of every form of elder abuse, there are gaps in these populations. For example, when we look at disabled seniors, they have more caregivers in their lives, and the abuse is largely committed by the workers, who take their cheques on a regular basis for themselves and control their access to money.

We don't acknowledge, as my colleague was saying, the different living situations and the assumptions of the policies. That's the starting point. What are the conditions that diverse and distinct senior women are living in, like, for example, immigrant women, as we talked about already? That's the starting place, because the bottom line is that a lot of these groups aren't even getting access to benefits or don't know if they're getting them.

How do we prevent that? In the case of a disabled senior who's getting a certain kind of government benefit, how do we ensure they actually get the money and that other people aren't getting access to their accounts and controlling that money in different ways? It goes back to recognizing the assumptions that are now antiquated in terms of how the policies and the programs are built.

Juanita Nathan: WAGE funded your organization specifically to examine systemic changes. Based on the work, is the problem of financial vulnerability among senior women best understood as a failure of individual programs or as a product of the structural systems, like labour markets, tax policies or housing markets, that were never designed with these women in mind? What does your answer imply for where the reform energy should be directed?

Doris Rajan: It absolutely is over a lifespan. It's a life journey of barriers in every area. Some of the senior women we have looked at and studied and who have participated in a lot of our research have never participated in the labour market due to their disability, being a newcomer or language barriers. Right away, that impacts certain kinds of benefits that they would be entitled to in their old age.

It's extremely important to understand the multitude of barriers and how they interact with each other and create the conditions for financial vulnerability in old age for specific groups.

Juanita Nathan: For indigenous senior women, financial vulnerability often intersects with colonial legacies, interrupted education, exclusion from pension systems, displacement from land and communities, and intergenerational trauma. How should federal anti-poverty and anti-abuse frameworks be specifically redesigned to be responsive to these histories rather than applying a one-size-fits-all senior women lens?

Doris Rajan: It goes back to the diversity among indigenous people, not even in terms of nations but in terms of location and whether they're urban or they're rural. How does that interact with other legislation that they interface with?

It has to come from the local level, with indigenous groups leading the way. Indigenous women, particularly seniors, have a greater responsibility to look after what we would call a larger extended family. Again, for more collectivist communities, that's their responsibility, so how does that impact their lives? What does that look like when you're on a—

• (1305)

[*Translation*]

The Chair: Thank you, Ms. Rajan.

That concludes the meeting with the witnesses.

Thank you all for making yourselves available today.

Colleagues, I want to remind you that on Thursday, in the first hour, we're going to hear from the final panel of witnesses for this study.

In the second hour, we're going to continue with the consideration of the draft reports that we have been working on, including the study on section 810 of the Criminal Code and women's safety, as well as the study on anti-feminist ideology.

Ms. Ménard, you have the floor.

Marie-Gabrielle Ménard: I would like to check something.

With respect to the report on section 810 of the Criminal Code, we just needed to clarify observation 2, did we not?

The Chair: That's exactly it.

Thank you for your attention and participation. I also want to thank all those who made my job so much easier today.

Is it the pleasure of the committee to adjourn the meeting?

The meeting is adjourned.

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