



HOUSE OF COMMONS
CHAMBRE DES COMMUNES
CANADA

45th PARLIAMENT, 1st SESSION

Standing Committee on the Status of Women

EVIDENCE

NUMBER 036

PUBLIC PART ONLY - PARTIE PUBLIQUE SEULEMENT

Thursday, April 30, 2026

Chair: Dominique Vien



Standing Committee on the Status of Women

Thursday, April 30, 2026

• (1530)

[*Translation*]

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

Welcome to meeting number 36 of the Standing Committee on the Status of Women.

Pursuant to Standing Order 108(2) and the motion adopted by the committee on Wednesday, December 10, 2025, the committee is resuming its study of abuse and financial vulnerability of senior women. For the second hour, we will resume the meeting in camera. My fellow MPs will then consider the draft reports on section 810 of the Criminal Code and anti-feminism.

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

To ensure that the meeting runs smoothly, I would like to pass on some instructions to our guests, as well as to the members.

Please wait until I recognize you by name before speaking. That said, things sometimes move quickly in the heat of the moment, and I don't necessarily have time to recognize you by name.

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

I would remind those in the room not to touch their microphone controls. Our staff will take care of that.

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

A reminder that all comments by members and witnesses should be addressed through the chair.

I would now like to welcome all the witnesses.

We have Pamela Williamson, chairperson, and Christine Kelly, member, from the National Seniors Council.

We have Chris Lynam, director general, Canadian Anti-Fraud Centre, from the Royal Canadian Mounted Police.

[*English*]

We will begin with opening statements.

Dr. Williamson and Dr. Kelly, the floor is yours for five minutes. Thank you.

Dr. Pamela Williamson (Chairperson, National Seniors Council): Thank you to the committee for your interest in the work of the national seniors council and for inviting us here today.

In accordance to the introductory protocols of my culture, I will introduce myself.

[*Witness spoke in Anishinaabemowin and provided the following text:*]

Pam Williamson niin. Mnido Mnising, Ontario n'doonjii baa. Moose Deer Point First Nation niindoodemine, n'me n'doodem.

[*Witness provided the following translation:*]

My name is Pam Williamson. I'm from Manitoulin Island, Ontario. My first nation is Moose Deer Point, and I'm from the Sturgeon clan.

[*English*]

I've been a member of the council since 2021 and have been its chairperson since July 2024. In addition to my role as the national seniors council chair, I have extensive experience in community-based primary health care, having served in an administrative role in an indigenous primary health care organization. Throughout my career, I've had the privilege of championing programs that support the holistic health and well-being of indigenous elders, including former residential school students.

Some of you may be familiar with the national seniors council, but for those who may not be, the council was established in 2007 with a clear purpose to offer thoughtful, evidence-based advice to the Government of Canada on issues that affect the health, well-being and overall quality of life for older adults. We provide this advice through the Minister of Jobs and Families, in connection with the Secretary of State for Seniors and the Minister of Health.

While we have not conducted a dedicated review focused specifically on the abuse and financial vulnerability of older women, we have examined many topics that intersect with this issue, including aging at home, caregiving, social isolation, financial crimes and harms, housing needs and many more. These are complex issues and are often interconnected, affecting people's lives in very real ways. Throughout our work, we consider the needs of the more vulnerable groups of older adults when developing our advice.

There are two relevant reports that we'd like to bring to your attention.

The aging at home report was done in 2024. The purpose of the report was to examine what could be done to further support Canadians to age in their homes and communities. The final report included 20 recommendations across three major areas. An area of focus was to improve financial supports for lower-income older adults, who often are women. We specifically recommended introducing a new age-at-home benefit, increasing the guaranteed income supplement and supporting innovative affordable housing options.

The second report, “Financial Crimes and Harms Against Seniors”, was completed in 2019. Unfortunately, the issues of financial crimes and harms against older adults in this area are changing.... Especially in this area, the landscape is changing quickly. Unfortunately, the risks are growing.

Some of the major themes that came out of the report and the discussions held with many different groups and individuals were the increasing sophistication and variety of financial crimes; heightened risk factors; barriers faced when reporting fraud; the need for stronger regulation, accountability and penalties for perpetrators; awareness of available tools and programs; the critical role of community organizations; and the need for more research.

Dr. Kelly, a fellow council member, will now walk you through some of our more recent work.

Meegwetch. Thank you.

• (1535)

Dr. Christine Kelly (Member, National Seniors Council): Thanks, Pam.

Thank you for giving us the opportunity to speak today.

I joined the national seniors council in March 2025. At that time, we were focused on the care economy and what it meant for aging Canadians. Outside of my role on the council, I'm a professor at the college of community and global health at the University of Manitoba in Winnipeg. My research focuses on home care services, workforce planning for personal support workers, disability and aging.

I'm going to highlight two current work priorities of the council that may be relevant to the discussions here today.

Right now, we're turning our attention towards the connection between housing, aging in place and overall health and well-being. We'll be taking a closer look at cost of living pressures, which we know are affecting many low- and middle-income older Canadians. The scope of the research is still being finalized, but we expect gender-based considerations to be part of the analysis.

In January 2026, we had the opportunity to meet in person. At that time, we were able to engage with Finance Canada as part of its consultations on the development of a voluntary code of conduct for the prevention of economic abuse within federally regulated financial institutions.

[*Translation*]

The Chair: That's all the time we have for your opening remarks. Thank you. You'll have the opportunity to speak with the MPs.

[*English*]

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

[*Translation*]

Chris Lynam (Director General, Canadian Anti-Fraud Centre, Royal Canadian Mounted Police): Thank you.

[*English*]

Good afternoon, Chair and honourable members of the committee.

Thank you for the invitation to appear today as we gather on the traditional, unceded territory of the Anishinabe nation and recognize the continued presence of first nations, Inuit and Métis people in the region.

My name is Chris Lynam, director general of the national cybercrime coordination centre and the Canadian—

[*Translation*]

Andréanne Larouche (Shefford, BQ): Madam Chair, there's no interpretation.

The Chair: Excuse me, Mr. Lynam.

We didn't have interpretation, but it has been resolved. Go ahead, Mr. Lynam.

[*English*]

Chris Lynam: My name is Chris Lynam, director general of the national cybercrime coordination centre and the Canadian anti-fraud centre of the Royal Canadian Mounted Police.

Across Canada, senior women represent one of the most respected and valued populations. However, they also face unique risks, including financial exploitation, cybercrime and fraud, which can occur online, behind closed doors and remain hidden from public view.

[*Translation*]

As you may be aware, older Canadians are particularly vulnerable to fraud. Seniors are targeted for their substantial savings, and further elements such as personal isolation and susceptibility to threats and manipulation increase the potential for victimization. In particular, several notable forms of fraud are especially impactful, including emergency fraud and extortion.

Today, I would like to speak about how the RCMP and the Canadian Anti-Fraud Centre respond to combat cybercrime and fraud in Canada while strengthening protections for seniors, including women, ensuring that dignity, safety and financial security remain priorities in our communities.

• (1540)

[English]

One of the RCMP's key priorities is early intervention and prevention. The Canadian anti-fraud centre's fraud awareness program plays a key role in intervention, public education and the prevention of fraud and cybercrime-related offences.

The RCMP collaborates closely with the media, social media platforms, government agencies and law enforcement partners to ensure impactful and timely awareness messaging. Specifically, in 2025, we completed over 110 fraud prevention presentations to various community and seniors' groups in Canada, including Royal Canadian Legions, the Ontario Provincial Police Veterans' Association and Seniors Action Quebec.

We also maintain strategic partnerships with the Canadian Center for Women's Empowerment, and Seniors in Canada. They support the development and distribution of focused fraud and financial abuse messaging. The Canadian anti-fraud centre is also a leading organization supporting educational campaigns, such as Fraud Prevention Month, Cyber Security Awareness Month and Senior Fraud Awareness Day.

The RCMP also works closely with financial institutions, recognizing their critical role in identifying suspicious transactions. Frontline bank staff are often among the first to notice unusual account activity, sudden withdrawals or signs of coercion. Through information-sharing protocols and fraud prevention partnerships, the Canadian anti-fraud centre helps institutions understand when and how to report concerns while respecting privacy and legal obligations.

[Translation]

Importantly, the RCMP does not work alone. Effective protection of Canadians, including senior women, depends on strong partnerships across jurisdictions and sectors. We collaborate with provincial and territorial governments, indigenous organizations, health care providers, shelters and human rights advocacy groups. These partnerships allow us to respond holistically, recognizing that policing is only one part of a broader system of care and protection.

[English]

Looking ahead, the RCMP remains committed to continuous improvement. We continue to strengthen data collection processes to better understand and gain visibility of fraud trends in order to support law enforcement investigations, while ensuring privacy and ethical safeguards.

[Translation]

In this respect, we have launched a new public reporting website, reportcyberandfraud.canada.ca. The website was created following extensive public input. From this positive initiative, the Canadian Anti-Fraud Centre has made it easier for everyone, including seniors, to report online. As a result, more than twice the level of reporting is now being received compared to under the previous reporting system.

[English]

These efforts will directly lead to a better understanding of how Canadians are being targeted and will ensure our partners can more effectively respond to the fraud and cybercrime that's impacting senior populations.

[Translation]

The Chair: That will be your closing comment, sir.

Chris Lynam: Okay, thank you very much.

The Chair: Thank you very much.

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

Laila Goodridge (Fort McMurray—Cold Lake, CPC): Thank you, Madam Chair.

[English]

Thank you to all our witnesses for being here.

Mr. Lynam, thank you for your service to Canada. I want just to highlight and appreciate that.

In your opening statement, you mentioned that senior women have a unique risk. I agree. We've heard a lot of testimony that supports that.

What exactly is the anti-fraud system doing to support senior women to reduce that risk?

• (1545)

Chris Lynam: One of the things I mentioned in my opening remarks is that we have a number of programs where we work with different organizations—I mentioned Seniors in Canada—to try to get as much information out there about how to stay safe in terms of protecting oneself from fraud or cybercrime. We work with as many organizations as we can to try to get awareness out there.

Prevention is absolutely key to this. We have to not only prevent it for as many people as possible—seniors, women and otherwise—but also make sure we are working with many partners to pursue the fraudsters and cybercriminals that are part of this. We have a multi-faceted approach that involves prevention and enforcement.

Laila Goodridge: I appreciate that. Many hands make light work.

I also really appreciate the fact that you guys have created this new online reporting system. For someone of my generation, that's sweet. I would rather do something online and on the Internet. My dad died a couple of years ago, at 62. He refused to use online banking because he didn't trust it. I don't think many elders, seniors and older Canadians would be as at ease doing online reporting.

I just pulled up your website. It's quite easy to find. You can report it by phone, but for someone in western Canada it actually kind of sucks because your call centre is only open from 10 a.m. to 4:45 p.m., eastern standard time. You're effectively telling someone in British Columbia that they can only call until 1 p.m. That's a little crazy. Why are the choices for the hours so restricted?

Chris Lynam: You are correct.

My condolences for the loss of your loved one.

As I mentioned, we have an online public reporting system. As well, we operate a call centre for folks who maybe aren't comfortable reporting online. We also encourage people to engage their local police. In those cases, where maybe they can't reach us during our opening hours, it's really important that local jurisdictions are involved because they are the investigating agency for pursuing criminal charges.

We provide a coordinating function to bring partners together and we do a lot in the outreach, but it's really important that all Canadians, if they are a victim of fraud or cybercrime, engage their local police service.

Laila Goodridge: That's wonderful information for Canadians at large to have.

Does the RCMP have enough resources to investigate and lay charges after the fraud happens?

Chris Lynam: Thank you for the question.

If you were to ask any senior law enforcement official whether they have enough resources to achieve their mandate or whether they could keep more Canadians safe if they had more resources, I think almost all of them would say, "If I had more resources, I would be able to do more in terms of my mandate." I think that is appropriate and relevant here. Right now, there are a lot of priorities and demands put on policing. What we focus on is working with as many partners as we can, on both the prevention side and in terms of trying to go after cybercriminals and fraudsters, to reduce the impact on Canadians.

Laila Goodridge: You're not going to get any questions about that. An ounce of prevention is worth a pound of cure, so any fraud that we can prevent is absolutely going to save heartache. It's going to save all kinds of challenges. However, if someone were to go online and do a report, how long would it be before they heard from somebody?

Chris Lynam: It really depends on the nature of the response or the nature of the incident they're sending to us. Depending on some of the circumstances of the situation, and if we feel that we can action something right away, then we will follow up. As I also mentioned, we recommend that they file with their local law enforcement because some of those situations are best placed at that local police service, which would be able to engage them directly.

We also have a lot of success in helping Canadians or businesses recover funds when they've sent them by accident or they've been tricked into sending them to a fraudster.

I can't give you a definitive answer because it really depends on the nature of the report or the type of report they have filed with us.

Laila Goodridge: Do you have metrics or KPIs as to what you guys try to respond to for every report that's been put in—within x number of days or hours? Do you at least have a goal that you're trying to get to?

Chris Lynam: Thank you for the question.

We have some reports that we deem to be higher priority. Often, those will involve the nature of the event being really impactful to the individual. We try to follow up as quickly as possible. In some cases, we will refer that out to a police service because we know that it is impactful enough, and we'll work with that police service so that they can give a response to the individual.

In addition to launching the new public reporting system, we just launched a new back-end IT system to help us better track all of those metrics that you're measuring there.

• (1550)

[*Translation*]

The Chair: Thank you very much.

[*English*]

Laila Goodridge: Thank you.

[*Translation*]

The Chair: It is now up to Ms. Larouche to ask questions.

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

Thank you to all the witnesses for being here today.

For your information, I'd like to clarify that we're at the end of this study, so we have heard a lot from experts. We're now trying to figure out what we may not have explored yet.

Mr. Lynam, thank you for being here.

You talked about the important co-operation between the various police forces, the RCMP and community organizations. Do you think it's important to look at the synergy between those three major players to combat fraud? What can you tell us about this relationship, which, as I see it, seems important to you?

Chris Lynam: Indeed, co-operation between police services at the various government levels—whether municipal, provincial, territorial or indigenous authorities—and the RCMP, at the federal level, is essential, because there are victims across Canada. In addition, the suspects are often overseas. Working together to find or detect those responsible for these frauds is central to our strategy. When it comes to prevention, it's also important to send the same kind of message across Canada.

Marie-Gabrielle Ménard: In that regard, a lot of community organizations have really emphasized that the saddest part is when prevention measures don't reach vulnerable people. This can happen, particularly because of isolation, a lack of digital literacy or sometimes a language barrier.

What are you implementing to get the message out to the most vulnerable and isolated people, the people who are most likely to be victims of fraud?

Chris Lynam: That's a very relevant question.

We have a program where we use volunteers. Those volunteers are often seniors. They have received training to contact victims of fraud. They often call victims, especially seniors, and give them advice or support to help them in the recovery process. The feedback we have received on this program is excellent.

Marie-Gabrielle Ménard: I agree with you that this is very enlightening.

You talked about fraudsters who are overseas. That said, let us come back to Canada. I may be touching a nerve. I apologize already.

Let us look at the fraudsters who are part of the victims' inner circle. Let us think about senior women in particular. There can be a great deal of mistrust toward police forces. Reporting a family member is no small matter. What's more, the relationship with the police and authority can be a barrier for some people from immigrant backgrounds.

How do you respond to that?

[English]

Chris Lynam: I think what I'm reading from your question is that trust in police or trust to report can be challenging.

[Translation]

That's true. We have a challenge here in Canada: Most people don't report when they're attacked.

In the consultations we did when we designed the new website and in other interactions with Canadians and seniors, we received feedback that it was really important to change our approach when a victim calls our centre.

Unfortunately, there's no magic bullet to fight this problem. We really need an approach that changes based on the situation.

• (1555)

Marie-Gabrielle Ménard: Again, what I'm hearing is that the value of the community approach really shouldn't be overlooked.

Chris Lynam: Absolutely. Combatting fraud is a central role for police officers, but it's also a challenge for our entire society.

Marie-Gabrielle Ménard: You said you don't have a magic bullet. We don't have one either, much to our disappointment.

However, you did say that if you had more resources, you could probably do more. If you had to design a tool, what would it be?

Chris Lynam: I would like to encourage Canadians to report fraud to our centre or to their police services.

[English]

It is really crucial that Canadians report when they are a victim of cybercrime or fraud, because when we get that information, not only can we protect more Canadians but we can also do our best to figure out who is behind it. Overall, that helps reduce the impact of cybercrime and fraud on Canadians.

[Translation]

The Chair: Thank you so much, Ms. Ménard.

Ms. Larouche, you have the floor.

Andréanne Larouche: Thank you very much, Madam Chair.

I'd like to thank Mr. Lynam very much for being here today. I hope to have the opportunity to come back to something he touched on a little later.

For now, I'd like to turn to Dr. Williamson or Dr. Kelly, from the National Seniors Council.

In your opening remarks, you talked about the precarious financial situation of seniors. You acknowledged that some seniors may be more at risk and could find themselves in more vulnerable situations.

I'll provide some context before asking my next two questions.

This morning, at the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, two extremely frustrating things happened.

First, we had requested information about the Cúram software file as part of the benefits delivery modernization program, because some seniors had reportedly seen a delay in the payment of their benefits. In some cases, there may have been up to nine months of delay. However, we know that some seniors depend on these old age benefits, namely old age security and the guaranteed income supplement, to pay for their rent and groceries. These delays put them at risk and make them even more financially vulnerable. For that reason, we requested details and additional information to shed light on the matter.

Second, a motion by the Standing Committee on Public Accounts calling for an independent investigation was rejected in the House. Although this committee voted in favour of that investigation, the motion was defeated in the House.

In our committee, we had a study. Those requests for additional information come after the tabling of the budget statement, in which the government said it was prepared to pay \$450 million to ensure the processing of benefits in the Cúram software. That software's costs have already overrun by 277% and hit \$6 billion. Meanwhile, seniors are waiting for their benefits to be paid.

In addition, this morning, the chair of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities decided that this committee would do a clause-by-clause consideration of a bill without informing the members of this committee or its vice-chairs. At the last minute, the topic on the agenda was changed.

Those are two unacceptable and very unfortunate situations that took place this morning at the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities.

In this committee, witnesses have told us that the consequences could be dire for seniors if they don't receive their benefits.

Basically, by announcing additional money for this purpose in the budget statement, the government is acknowledging that there have been failures.

What impact can this situation have on seniors, particularly in terms of their finances? By not receiving benefits for a number of months, they have gone into debt.

The Chair: Dr. Williamson or Dr. Kelly, can you answer the question?

[English]

Dr. Pamela Williamson: Thank you.

The question is very interesting, and it is information that, as a council member, I am peripherally aware of. The focus of the information that we were to present on today was specific to abuse and financial vulnerability, recognizing that their inability to receive their GIS and other pension income would cause issues.

Our responses are very specific to their vulnerability relating to financial vulnerability. At this point, I don't think we have sufficient information to give you information on that. I apologize.

• (1600)

[Translation]

Andréanne Larouche: Dr. Williamson and Dr. Kelly, do you acknowledge that there's a link between seniors' financial insecurity and the risk of finding themselves in a more vulnerable situation?

For example, senior women aged 65 to 74 didn't receive a 10% increase in their pensions, as was the case for senior women aged 75 and over. That leaves senior women aged 65 to 74 without an increase in their pension. However, inflation, higher grocery prices and higher rents are making it harder and harder to make ends meet at the end of the month.

What do you think about this inequality between a woman aged 67 and a woman aged 77?

Why would it be important for all seniors, as soon as they turn 65, to receive the same pension amount? What's more, there's no indexation method that adequately reflects inflation and the rising cost of living, and benefits aren't increasing at the same rate as wages.

In terms of these senior women who didn't receive an increase in their pensions, what impacts might that have on their vulnerability?

[English]

Dr. Pamela Williamson: Christine, I'm going to take this one again.

Vulnerability of older women is specific to poverty. It definitely creates more vulnerability. Without saying any perceptions or anything about the increases for women 75 and over versus those who

are younger, the fact is that if someone is struggling financially and they are dealing with issues of poverty as a result of that struggle, they are definitely more vulnerable.

Without giving any opinion on the discrepancy between those two, vulnerability is definitely an issue specific to poverty for women.

[Translation]

Andréanne Larouche: In that case, a bill that would provide the same pension amount for all women would be a small extra boost that would help them live with less vulnerability and financial insecurity.

The Chair: That will be your closing comment, Ms. Larouche. Thank you very much.

[English]

We'll go now to Ms. Cody for five minutes, please.

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

I'm going to direct my questions to Mr. Lynam. I'd like to start by reading an email that was sent to me by someone in my community:

I'm writing you to express my absolute disgust with the Liberals' continued boasting of their increase to OAS payments to recipients.

In my case, this so called "bonus" amounted to a whopping \$0.74 !! And that is also taxable.

I would really like to know how that \$0.74 is supposed to offset the increase of monthly expenses directly attributable to the Liberal Party's reckless spending spree....

I get many of these messages.

After hearing that, do you think seniors are more prone to being enticed into participating unwittingly in scams as a result of these financial struggles and their desperation to offset the high cost of living?

Chris Lynam: I don't have data or research to link someone's personal situation to how vulnerable they are to falling for fraud incidents. What I do know, and why this committee is studying this, is that fraud is a significant problem that impacts many Canadians, including senior women.

What is really important is to continue to get the information out there about the importance of prevention and of knowing where to get resources if you think you are impacted. We often use a very simple approach: If you get something that you think seems suspicious, take five minutes to look at it and maybe talk to a friend. Don't take any action right away. That way, you can protect yourself.

Connie Cody: Thank you.

I've already held two senior scam awareness town halls in my community. They've been having quite a lot of success in engagement, and a lot of new information is shared.

We see a lot as AI technologies expand at a very fast pace. We can barely keep up. Many seniors are not technically inclined to know what it's all about. A lot of ads are showing people impersonating someone they know, and they may not understand that the message could be AI-generated. Evidence shows that seniors, particularly those living alone, are disproportionately targeted by these financial scams.

In your view, what responsibilities should financial institutions and social media platforms have to flag or stop suspicious activity?

• (1605)

Chris Lynam: I think the responsibilities for addressing fraud and helping to protect Canadians are multisectoral across financial institutions, tech platforms and even the government itself. When we put things out there, we have to make very sure that we are communicating clearly with Canadians and that they know when to report, what to look out for and what have you.

We work often with tech platforms and social media platforms when we do come across fraud information or something that we think is facilitating fraud. We point it out to them so that they can take it down. They definitely have responsibilities, just like other members of society, in trying to reduce the impact of fraud on everyone.

Connie Cody: Thank you.

During the study, we've heard a lot about the vulnerability of seniors to coercion, control and exploitation, and a lot of it comes from family members and caregivers or people close to them. This government has Bill C-16, the protecting victims act, which I'm sure you've heard of. In that bill, the definition of coercive control is limited to intimate partners.

I'm wondering if, in your view, the definition of coercive control should be expanded to include a person of trust as well.

Chris Lynam: I'm not sure I'm well placed, with the definition and how that's being defined, to say to expand it or not. I know that any examination of how victims should be supported should look at fraud because of how impactful it is.

Connie Cody: Okay. Hopefully I get another question in.

We've also heard that elder abuse is on the rise, and we've heard that human trafficking of seniors is also on the rise. I wonder if you can tell us why this is the case. Do you think this could be linked to the affordability and financial hardships that seniors are facing?

Chris Lynam: Unfortunately, I don't have any research or data from what we see at the Canadian anti-fraud centre or the national cybercrime coordination centre about human trafficking in seniors and links to financial crime or fraud.

Human trafficking, in general, is a very significant challenge. The RCMP, other law enforcement partners and others look at it.

Connie Cody: I'm just wondering, as members of Parliament, what we should do through legislation. What do you think we should do to put a stop to vulnerable Canadians falling victim to financial abuse?

[*Translation*]

The Chair: The question may have been asked, but the answer might come a bit later.

Thank you very much, Ms. Cody.

Good afternoon, Ms. Nguyen. The floor is yours.

Chi Nguyen (Spadina—Harbourfront, Lib.): Good afternoon.

I want to thank everyone for taking the time to be here today.

[*English*]

Thank you very much to the witnesses for being here.

Dr. Williamson and Dr. Kelly, thank you both for your opening remarks.

Dr. Kelly, I know your work on the care economy is really important for how we support aging seniors from a systems approach. I know you weren't able to complete your remarks, so I hope you'll be able to share those with our committee.

The work that you're doing gives us a really important opportunity to understand how we can support seniors through their financial security independence and overall quality of life. With an aging senior mom at home, I'm certainly thinking about it.

I know in my downtown riding of Spadina—Harbourfront, we have amazing organizations like Waterfront Neighbourhood Centre, the West Neighbourhood House and the Neighbourhood Group, which are all trying to engage seniors in social activities to help them stay connected.

I'm wondering if you can speak to whether you're seeing trends that show that financial abuse and financial vulnerability are more prevalent among seniors who experience social isolation.

Dr. Christine Kelly: I appreciate that question.

From my opening remarks, what I was trying to say is that we participated in two consultations from Finance Canada, and it's really been reflected in the discussion here today. There was one consultation around prevention of economic abuse, and that really deals with issues—whether it's an intimate partner, a child, a grandson or someone else—where someone might be vulnerable to economic abuse.

The other consultation and work they're doing is around a national anti-fraud strategy. It really reflected what Mr. Lynam was saying around multisectoral action. We had an opportunity to see early drafts of that work, weigh in on it and bring out the perspective around older people. We didn't necessarily focus on gender at that point, but that work is ongoing. To watch what Finance Canada does with it would probably be of interest to this study.

In terms of social isolation—this is more from my knowledge as a professor than from the national seniors council—there's a bit of this divide where women are more likely to live alone in old age due to complex demographic factors. They are less likely to be remarried after the death of a spouse or a divorce, and more likely to live longer. All of these things compound, and women are more likely to live alone. They're also more likely to be better socially connected in old age. There are many moving parts. It's hard to say something concrete around how it would affect a specific issue like fraud, but it's another factor to be taken into account.

● (1610)

Chi Nguyen: Do either of you have any recommendations for the committee on how we can make sure we're working to address these challenges?

Dr. Pamela Williamson: Some of the focus that we've been really impressing on is the importance of having a multisectoral approach, and the fact that there needs to be more of an onus on the organizations, recognizing the importance of grassroots and knowing that that's where a lot of support can happen—the awareness and so on.

It also should be the responsibility of organizations, including financial institutions. Some of the reports we developed really highlighted that.

Chi Nguyen: Thanks very much.

Mr. Lynam, thank you very much for being with us today.

Budget 2025 and the spring economic statement highlighted our government's commitment to establishing a national anti-fraud strategy to tackle complex cases of money laundering, organized crime and online scams, and thinking about how we can better protect seniors, who are being increasingly targeted for financial fraud.

If we were to take more of an intersectional gender-based analysis, is there anything we should be considering as some of that work gets built out, so that we can think about how to better protect senior women from financial abuse?

Chris Lynam: Yes. What we see is that different types of fraud and scams tend to impact different demographics. For example, people are probably familiar with the term “romance scam” or the relationship.... For senior women and senior men over the age of 60, we see a big difference in the reporting we receive. That's based on the reporting we get from the public. About 62% of those reports are from women and 34% are from senior men, with the rest not electing to—

[*Translation*]

The Chair: Thank you very much, sir.

[*English*]

Chris Lynam: That's an example.

[*Translation*]

The Chair: This is a source of frustration for us in committee: We don't have enough time.

Ms. Larouche, you have two and a half minutes.

Andréanne Larouche: Thank you, Madam Chair.

Dr. Kelly and Dr. Williamson, thank you again for being here today.

Mr. Lynam, thank you for sharing your expertise with us.

Right now, a rural municipality in my riding, Valcourt, is experiencing the closure of a National Bank ATM. We know that, to prevent fraud, it's safer for a senior to go to an ATM or see someone in a branch. Now, people are trying harder and harder to push them to use online services. That way of banking has a greater impact on seniors, and it's less safe.

However, we know that the federal government has shown no willingness to act on this, despite a 2024 report. That's a real shame.

How could the banks do more to address this issue?

[*English*]

Chris Lynam: I covered a bit of this in my opening remarks.

[*Translation*]

We work with financial institutions to give them advice or share our experience so that they can help their employees detect fraud, for example, when a client tries

● (1615)

[*English*]

to withdraw large sums of money.

[*Translation*]

That's an important aspect of our approach of partnering with financial institutions to combat fraud.

Andréanne Larouche: To prevent fraud, would it be a good idea to make banks more accountable when their clients become victims of fraud?

Would it also be a good idea for them to intervene when a vulnerable person carries out unusual transactions?

Are those potential solutions that could be worthwhile?

You talked about this a bit in your opening remarks.

The Chair: Please give a quick answer, sir.

Chris Lynam: Absolutely, those are very relevant questions.

During the consultations that were mentioned, regarding a new national strategy, certain questions were asked.

The Chair: Thank you, sir.

Chris Lynam: There are certain responsibilities, and the banks probably have—

The Chair: Thank you very much, sir. That's all the time we have.

Good afternoon, Mrs. Roberts. It's now your turn to take the floor.

[*English*]

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

I appreciate the witnesses today.

Thank you for your service, Officer Lynam.

I'd like to state a fact from the Canadian anti-fraud centre. In 2024, there were 17,000 cases that lost a total of \$137.9 million, but the total, to date, is \$638 million.

When you assist someone who has gone through that process and the individual has been arrested, do you advertise that individual's name on your website and explain the fraud so that other seniors won't fall into that trap?

Chris Lynam: We do not advertise the actual case on our website, but we will often share anonymized stories or incidents where people are victimized so that others can recognize and reject these scams. Also, when we have success stories of helping individuals or businesses recover their funds, we like to put either a media release or a social media post out there to show people that if you do report either to the Canadian anti-fraud centre or to your local police quickly, there may be an opportunity to recover funds or use some other measure.

Anna Roberts: I would like to recommend that you post the individual's picture to shame them so that other criminals out there understand that they're going to be publicized. That's just a recommendation. I know it probably won't happen, but do you know what? Let's hold them accountable.

I want to go back to something that my colleague Andréanne Larouche said about POAs, powers of attorney, because we know that a lot of scams happen there. I come from 34 years in the banking world, and I can tell you that our responsibility as bankers when a senior assigns a POA, a power of attorney, to a family member is to explain to them the seriousness of this opportunity for the individual to basically have control of the whole account without them knowing it.

Would you say that maybe what we need to do, when a senior assigns someone a power of attorney, is change the restrictions on the document to allow them only, for example, to pay utility bills or to have a limit on the withdrawal amount? Do you think that would help prevent some of the family fraud?

Chris Lynam: If there are more measures that give individuals more control over how they bank or how they interact with powers of attorney, then it would allow more tailoring to reduce these large frauds that happen. I know that, within the consultations for the national anti-fraud strategy, those types of measures or safeguards are being looked at.

Anna Roberts: My next question for you is about seniors on fixed incomes. They're struggling. The cost of living has skyrocket-

ed. A lot of them are being defrauded because they're looking for ways to capitalize on maybe absorbing or obtaining more funds.

Do you think that it is the responsibility...? Maybe you can make some recommendations. I'm not sure if you're able to, but how do we as a government ensure that our seniors who are living below the poverty line understand the importance of not being scammed? I know that you have your website. I know that you publicize it, but what could we do as a government to ensure that we put seniors in a situation where they're not living below the poverty line?

• (1620)

Chris Lynam: In terms of making sure they're aware so they don't fall victim, absolutely, we need to be doing more. That's everything from online to pamphlets in the mail. I've received stuff from my member of Parliament related to things like this. It's very important.

At the same time, one of the absolute best ways to get the word out about staying safe is by people talking to the seniors in their lives, whether it's their children or their grandchildren talking to them about the grandparents scam and saying, "Grandma, I will never call you out of the blue asking you for \$5,000 for some kind of emergency." Having that kind of conversation can be really effective in reducing the impact on seniors.

Anna Roberts: A lot of the time, seniors feel shame when they get defrauded, and they don't report it.

What can we do as a government to assure them that they're not alone, that this happens—

The Chair: The time is over, Ms. Roberts. I'm so sorry.

Anna Roberts: Thank you, Madam Chair.

The Chair: Ms. Church, you have the floor.

Leslie Church (Toronto—St. Paul's, Lib.): Thank you, Madam Chair.

Welcome to all of our witnesses. Maybe I'll just pick up with Dr. Williamson and Dr. Kelly.

One thing that's part of the national anti-fraud strategy is a commitment to a code of conduct for the prevention of economic abuse, specifically, looking at ways that our financial institutions can identify, prevent and respond to the types of fraud that we're talking about today.

Do you have any guidance for us in terms of what should be a part of this code and how the code will help reduce some of the risks that we're hearing about? Do you know of any best practices that we should be considering while we're developing this?

Dr. Pamela Williamson: I know that we gave a lot of recommendations when we met with the Minister of Finance, so those will be part of the report.

In terms of a report that we did back in 2019, one of the things that we really recommended was not only the ability to protect them from financial scams specific to family or to external...but also that there needs to be more consumer protection. That means against high-pressure sales tactics and the fact that they may have more bank accounts than they need. I'm sorry that I'm being very specific about some things, but that is an area that really needs to be considered as part of fraud or scams to individuals.

It's very delicate to talk about that because it's very much part of our society that we receive not only.... When we are looking for very specific services, there's always this.... What is it called when you are sold more?

Leslie Church: You are upsold.

Dr. Pamela Williamson: Thank you. I'm sorry. I'm at a loss for words at the moment.

That is one of the things that have not been discussed but should be considered as part of what we call a scam.

I'm not sure I quite answered your question.

Leslie Church: That's interesting because it does raise the question of how broadly a code like this should apply, beyond just the financial sector and into the retail sector, where we know that frauds are also taking place. Some of the frauds that might start on the phone or online often wind up in a retail environment.

What do you think in terms of the scope of where these frauds are occurring, and how do we make sure that we're capturing the full range of organizations and institutions where seniors can be at risk?

Dr. Pamela Williamson: I'll be brief because I know Christine has her hand up.

We recommended that it be a consideration in a number of multi-sectors. There should be an onus placed on a number of different organizations where there is the potential to harm somebody financially. I think those are areas where there also have to be some guidelines put in and some responsibilities that are clearly outlined to them.

• (1625)

Christine Kelly: I want to add something that came up in the consultation.

This is a voluntary code, and it will only apply to federally regulated financial institutions. Where I am in the Prairies, we have a lot of people, young and old, using the *caisse populaire*, like in Quebec. This idea that the provincially run credit unions aren't really covered in this round came up in our consultations as something that needs further thought—even while it's voluntary—to make sure that it's covering where people do their banking day to day to protect them from financial abuse.

Leslie Church: Mr. Lynam, I'd like to ask you about the national anti-fraud strategy, which is being worked on and consulted on and which is going to bring together financial institutions and telecommunications and technology into more of a framework to deal with this at a systemic level.

What would be your best advice to us in terms of thinking about how that strategy should develop? Do we have all of the right players at the table? What are the different components of it that would make that as effective...?

Chris Lynam: Thank you for the question.

One of the—

[*Translation*]

The Chair: Mr. Lynam, I'm sorry for interrupting, but the time is up.

Colleagues, we have very little time left: around six minutes. I'm going to suggest two minutes for each party, if that works for you.

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

Laila Goodridge: Thank you, Madam Chair.

[*English*]

Mr. Lynam, I think the question from Ms. Church deserves an answer, so would you like to start with that?

Chris Lynam: Absolutely.

Part of the strategy consultation is how we enhance law enforcement working with each other.

One of the key aspects—and it's a theme of this whole conversation today—is that it's going to take a society working together to address this. We need more law enforcement working with the private sector and other sectors on the prevention side and the pursuing side—that integration of many different players—to reduce the impact of fraud on Canadians.

Laila Goodridge: Thank you.

I represent Fort McMurray—Cold Lake, all the way up in northern Alberta. I've lived there my entire life. We've always been an RCMP jurisdiction.

One of the interesting pieces.... I'm wondering if you guys have any data to show the difference between fraud in urban versus rural, because I can see the difference. Do you guys have any data or strategies that differ on that?

Chris Lynam: At my fingertips—no, I can't speak to that right now. I can take it away.

As I mentioned, we get reporting from across the country. We could go and look to see, even in your jurisdiction, what the trend is and what we've had reported to us. I can take that as a take-away.

Laila Goodridge: If you could table that with the committee, that would be spectacular.

Chris Lynam: Yes.

Laila Goodridge: I'm going to give a shout-out to my local RCMP in Fort McMurray. They are doing some really great work in communications and stuff to give information on this and get it to people where they're at. If more people were able to do that, if more police services were able to provide that information, that would be very useful. They could be going to different coffee parties, going to senior centres and sharing this information.

I still remember this one circumstance. Someone came to us and they were leaving early because they had to go get a whole bunch of Apple gift cards. We asked why they were getting Apple gift cards, and they said that the CRA wanted them. We said, "The CRA will never ask you for an Apple gift card."

[*Translation*]

The Chair: Thank you very much. Two minutes goes by really fast.

Mr. Chen, you have the floor for two minutes.

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

[*English*]

I represent a riding that is incredibly diverse. We actually have one of the largest not-for-profit seniors homes, the Yee Hong Centre. I know that with diverse communities, including new immigrant communities, there are many challenges that are faced when it comes to older seniors, including older senior women, with respect to stigma, mistrust of institutions, cultural dissonance and the language barrier.

My question is for Mr. Lynam.

In terms of what we've heard today and throughout the study, the challenges on reporting, gaps in prevention and the need for improvements in fraud detection and public awareness, what do think can be done better to ensure that diverse and new immigrant communities, where English or French is not a first language, can be educated on these issues?

• (1630)

Chris Lynam: Fraud impacts everybody in Canada, but in some situations new immigrants or new Canadians get scammed by certain types of scams.

We need to do more in our total outreach. We need to figure out how to get that type of messaging out and engage those community associations that can help us deliver those messages. We do some of that now, but there's definitely room for doing more of that.

Shaun Chen: What do you believe the government can do to help support organizations, like yours, that are working in partnership with police forces and others across the country to reach out to these communities?

[*Translation*]

The Chair: Thank you very much, Mr. Chen. That's all the time we have.

Ms. Larouche, you have the last word. You have two minutes.

Andréanne Larouche: Thank you very much, Madam Chair.

The Fédération de l'âge d'or du Québec, or FADOQ, points out that isolation makes people more vulnerable to fraudsters.

Mr. Lynam, what investments should be made in local services that focus on prevention?

FADOQ notes that many victims never recover the money they have lost. Do you have any idea of how many seniors actually get their money back?

Chris Lynam: Unfortunately, I don't have any data or research findings to answer your second question.

However, I can respond to your first question and the example that Mrs. Goodridge gave.

When the community can offer services or information to its citizens, that's probably the best approach to protect information and reduce the impact in certain places.

Andréanne Larouche: I have 30 seconds of speaking time left.

Dr. Williamson or Dr. Kelly, what investments could be made in local services that focus on prevention?

[*English*]

Dr. Pamela Williamson: Intervention is what you're focusing on, but I really think it starts with grassroots organizations like New Horizons having more support and funding to be able to offer these types of supports around the individual so that it doesn't happen in the first place.

[*Translation*]

The Chair: Thank you very much, Dr. Williamson.

That concludes our first hour with the witnesses.

Thank you for coming and making yourselves available today.

I know it's a bit frustrating. I interrupted you to respect everyone's speaking time. That's what I'm expected to do. However, if you have any additional information to share with us, please send it to us in writing. We'd be pleased to read what you have to say.

I will therefore suspend the meeting for a few minutes. We'll resume right after that.

[*Proceedings continue in camera*]

Published under the authority of the Speaker of
the House of Commons

SPEAKER'S PERMISSION

The proceedings of the House of Commons and its committees are hereby made available to provide greater public access. The parliamentary privilege of the House of Commons to control the publication and broadcast of the proceedings of the House of Commons and its committees is nonetheless reserved. All copyrights therein are also reserved.

Reproduction of the proceedings of the House of Commons and its committees, in whole or in part and in any medium, is hereby permitted provided that the reproduction is accurate and is not presented as official. This permission does not extend to reproduction, distribution or use for commercial purpose of financial gain. Reproduction or use outside this permission or without authorization may be treated as copyright infringement in accordance with the Copyright Act. Authorization may be obtained on written application to the Office of the Speaker of the House of Commons.

Reproduction in accordance with this permission does not constitute publication under the authority of the House of Commons. The absolute privilege that applies to the proceedings of the House of Commons does not extend to these permitted reproductions. Where a reproduction includes briefs to a committee of the House of Commons, authorization for reproduction may be required from the authors in accordance with the Copyright Act.

Nothing in this permission abrogates or derogates from the privileges, powers, immunities and rights of the House of Commons and its committees. For greater certainty, this permission does not affect the prohibition against impeaching or questioning the proceedings of the House of Commons in courts or otherwise. The House of Commons retains the right and privilege to find users in contempt of Parliament if a reproduction or use is not in accordance with this permission.

Also available on the House of Commons website at the following address: <https://www.ourcommons.ca>

Publié en conformité de l'autorité
du Président de la Chambre des communes

PERMISSION DU PRÉSIDENT

Les délibérations de la Chambre des communes et de ses comités sont mises à la disposition du public pour mieux le renseigner. La Chambre conserve néanmoins son privilège parlementaire de contrôler la publication et la diffusion des délibérations et elle possède tous les droits d'auteur sur celles-ci.

Il est permis de reproduire les délibérations de la Chambre et de ses comités, en tout ou en partie, sur n'importe quel support, pourvu que la reproduction soit exacte et qu'elle ne soit pas présentée comme version officielle. Il n'est toutefois pas permis de reproduire, de distribuer ou d'utiliser les délibérations à des fins commerciales visant la réalisation d'un profit financier. Toute reproduction ou utilisation non permise ou non formellement autorisée peut être considérée comme une violation du droit d'auteur aux termes de la Loi sur le droit d'auteur. Une autorisation formelle peut être obtenue sur présentation d'une demande écrite au Bureau du Président de la Chambre des communes.

La reproduction conforme à la présente permission ne constitue pas une publication sous l'autorité de la Chambre. Le privilège absolu qui s'applique aux délibérations de la Chambre ne s'étend pas aux reproductions permises. Lorsqu'une reproduction comprend des mémoires présentés à un comité de la Chambre, il peut être nécessaire d'obtenir de leurs auteurs l'autorisation de les reproduire, conformément à la Loi sur le droit d'auteur.

La présente permission ne porte pas atteinte aux privilèges, pouvoirs, immunités et droits de la Chambre et de ses comités. Il est entendu que cette permission ne touche pas l'interdiction de contester ou de mettre en cause les délibérations de la Chambre devant les tribunaux ou autrement. La Chambre conserve le droit et le privilège de déclarer l'utilisateur coupable d'outrage au Parlement lorsque la reproduction ou l'utilisation n'est pas conforme à la présente permission.

Aussi disponible sur le site Web de la Chambre des communes à l'adresse suivante :
<https://www.noscommunes.ca>