

STATUS OF WOMEN BRIEF
Older Women/Poverty/Vulnerability

1. Nature of the problem

Traditionally, women have been viewed as dependent on men and secondary citizens, although women themselves have always known their strength. The role of women has been the bearer and rearing of children, feeding and watering of husbands. Women are often caregivers for frail elderly parents or a chronically-ill spouse and sometimes a disabled child. Often help outside the home is very scarce. Further responsibilities include home maintenance and support for others such as the extended family as well as supporting local community needs.

The past few decades have seen more women focused on successful careers as well as doing their traditional roles. They have taken advantage of formal education and entered the workforce usually with less advantages both financially, and continued family responsibility as well as the constraints of the “Glass Ceiling”. Pensions and financial supports available to men have not been available to women, making it difficult if not impossible for a comfortable old age.

2. Mitigating factors for vulnerability and poverty of older women

LOW INCOME

Living on the edge is fraught with many issues, among them: poor nutrition leading to poor physical and mental health, inability to afford prescriptions, access to decent housing, therefore the potential for homelessness.

Gender disparity in personal income is still evident in recent Stats Canada reporting: 16.3 % of elderly women live on a low income as compared to 11.9% of their male cohorts.

Women are paid less than men with the same qualifications, even when they work the same number of hours. Also, women are more likely to work in traditionally-female occupations which have lower hourly wages.

FINANCIAL LITERACY

Although this phenomenon is changing, the gender gap still exists especially in the later years. Older women have less confidence in their financial knowledge than men. They are more likely to say they don't know enough about investments to make the right choices.

RETIREMENT INCOME

Pension plans are frequently related to employment history and salary levels which is reflected in retirement income available to older women. More men than women invest in RRSPs, although this is changing as women become more knowledgeable about finances and “retirement readiness”.

LONGEVITY

Women outlive men by 4 years (80 for men, 84 for women), leaving them at higher risk of physical impairment, dementia and other diseases impacting old age.

ISOLATION/LIVING ALONE

Women are more likely to outlive their husbands so frequently live alone; 33.8% compared to 28.6% of men. This contributes to the vulnerability of older women. Factors arising out of living alone are:

- *dependency on family members and others

- *decision-making by others

- *mobility problems

- **home maintenance

- *self-neglect

- *vulnerable to scams

- *older women especially those living alone are also more likely to use food banks, 6.3% (nationally) of the 16.9 of people over age 65. These figures show the impact of low income in old age.

ABUSE

Elder abuse is any action that causes harm, or distress to an older person.

Dependence on caregivers in the home or in long term care increases the risk of abuse especially for those with debilitating conditions.

Older women are at risk of financial, psychological, physical, emotional and sexual abuse or just plain neglect, or even violence.

Canadian statistics show 4% of seniors suffer abuse, with a higher rate among women. Using a population base of 100,00, statistics show senior women are abused at 34% compared to senior men at 27%

A common abuse is financial. Examples are misuse of power of attorney, pressuring an older person to sign legal papers they don't understand, relinquishing personal property and giving money to relatives. Older, frailer women are more prone to exploitation, such as telephone scams, or home improvement offers.

AGEISM

Societal attitudes towards aging are still prevalent; older women are often seen as unable to make their own decisions. It is not unusual for an older woman to be ignored, while a younger companion is asked about the seniors' needs.

Physicians prefer younger clients because the older person has a more complex set of health problems. Together with hearing and sight impairments and generally slower mobility, older people in general are a less favorable clientele.

3. Issues that need to be addressed:

- Enhancement of income for older women through a national poverty reduction plan
- Financial support for family caregivers
- Enhancement in housing options with availability of caregiver support.
- A Pharmacare program with reduced medication costs
- Expansion of transportation options especially for the frail or disabled elderly
- Education programs for professionals, family members and seniors themselves about vulnerability among older women.
- Severe penalties and disciplinary action for those exploiting older women

**all statistical information from Statistics Canada
and The Canadian Women's Foundation

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