

Challenges Facing Senior Women in Canada

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Saskatoon Services for Seniors (SSFS), a registered charity and non-profit social enterprise, has for 30 years provided services to seniors, persons with failing health and physically challenged and disabled individuals, to maximize independence and safety in their home. We provide a wide range of services that reflect and respond to the demand of our client population. By extending an affordable helping hand Saskatoon Services for Seniors strengthens our community and enables lives every day, especially of low and lower income individuals facing day-to-day barriers and challenges. Today our work, offering just a little help, enables over 1000 individuals to live in independence.

Introduction

As an organization serving the 65+ population in Saskatoon, Saskatoon Services for Seniors has a unique and very personal insight into the lives and thus the obstacles faced by Saskatoon’s senior women population. This brief intends to illuminate their daily struggles and the implications of their marginalization in hopes that this knowledge and experience can be used to promote progress and needed change to their circumstances in Canadian society.

Statistical Background

Saskatchewan’s Census population of seniors (individuals aged 65 and over) for 2016 was 170,425, according to Statistics Canada. This represents an absolute increase of 16,720 persons or 10.9% from the 2011 Census population of 153,705 seniors. While Saskatchewan has the second lowest population of seniors, it has the distinction of having the highest proportion of centenarians of any province at 375 individuals or 0.034% of the total population.

Within the province, in 2016, the majority of senior women (56.3%) live in one of the eight major urban centres. About four in ten or 40% of senior women lived in either the Regina or Saskatoon metropolitan areas, with the majority of the remainder residing in small towns spread across the province. A very small percentage (2%) reside in Northern communities.

Saskatchewan’s senior women do not rely on private pension and/or employment income as much as their male counterpart, with a much higher proportion (51.3%) relying on government support. This is because a vast number of senior women received a significant proportion if not all of their income from the Canada Pension Plan (CPP/QPP) or Old Age Security (OAS).

Saskatchewan’s senior low income rate is 4.3% (MBM). Senior men tend to fair worse at 4.4% (MBM) than senior women at 4.3% (MBM), although, in terms of population, more women find themselves living under the MBM -- 40,058 compared to 33,396 for men. These numbers are deceiving as low income status is a relative term to health, availability and access to services, and existence of family.

Challenges faced by Senior Women in Saskatchewan

1. Financial barriers: Many Saskatchewan senior women struggle to meet their basic needs on

Table 1: Saskatchewan 65+

	Total	Male	Female
65 years and over	170,425	77,265	93,160
65 to 69 years	53,230	26,285	26,945
70 to 74 years	37,740	18,225	19,510
75 to 79 years	29,400	13,415	15,985
80 to 84 years	23,115	9,945	13,170
85 years and over	26,940	9,395	17,550
85 to 89 years	16,280	6,305	9,975
90 to 94 years	8,000	2,515	5,485
95 to 99 years	2,290	520	1,760
100 years and over	375	50	325

fixed incomes. Saskatchewan's historic agricultural foundations and limited economic and industrial activity means that many older women:

- enjoy less pay than men as they perform more part-time, contract and low paid work;
 - have been involved in agricultural related work with no benefits or pensionable earnings;
 - are more likely to have taken breaks from the workforce for unpaid child and elder care;
 - are less likely to have had employer-sponsored pension plans; and
 - are less able to have put money aside in private retirement savings plans.
 - are required to spend more of their disposable income to access needed services.
2. Barriers to services in their home. In Saskatchewan many senior women and especially elderly women have no one to help them with everyday-living activities that backstop independence, as they are likely live alone due to the passing of their spouse. Meal preparation, shopping and household tasks (meal cleanup, house-cleaning, laundry or sewing) are a common type of assistance this group identifies as needed. Often it is these services from which quality of life and independence materialize, yet these are not services typically provided by publicly funded programs (except in limited instances, by Home-Care).
 3. Many face obstacles accessing transportation. Aging can impede one's ability to drive especially in a province where traveling is a way of life. And, while the cost of maintaining a personal vehicle is a further barrier, smaller prairie city-provided public transportation is inadequate and nonexistent in small and smaller towns. If available, taxis are costly and ride-sharing is only available to the technology savvy in larger cities. The loss of public inter provincial transportation has been devastating to rural senior women.
 4. Access to health services and medication. While Canada and Saskatchewan have a public health system, these plans are not comprehensive and thus many health services are privately sourced. Cost creates access barriers to pharmaceuticals, dental and eye care, and other supplementary services such as podiatry to name a few examples.
 5. Access to affordable housing. In Saskatchewan affordable housing can be found in the network of publicly funded Housing Authorities and a few religious-based low income facilities. While these facilities are available to many low income senior women, they can be difficult to access, can be still costly even though they are income-tested, can be situated away from readily available bus and other services, and finally, can be plagued by collective living problems (bullying, harassment, bed bugs, etc.).
 6. Access to justice. Senior women in Saskatchewan face social and systematic barriers to legal services that would allow them to protect and enforce their rights and their interests. The legal system is very expensive and time consuming with professionals not properly trained and/or disinterested in taking on cases focused on issues affecting senior women. Lack of training means a gap in supportiveness, listening skills, plain language communication skills, and sensitivity—all which perpetuates the social stigma and stereotyping of senior women as senile, crazy and addled or simply unwilling to pay for services – and therefore access.
 7. Isolation. In Saskatchewan social disconnections various forms—including loneliness and isolation—has been demonstrated to be a risk factor for mortality, worse health outcomes, and poorer self-reported well being. Saskatchewan isolated or lonely senior women often do not have children or children live away, meaning fewer family members to provide company and care. They can also face barriers to the means of connectivity such as access to information (e.g. cost and access of internet), transportation, location (distance from services and living in rural areas), lack of mobility (such as walking or winter barriers) or simply the lack of programs and services. In Saskatchewan, isolation and loneliness is an upshot of many system failures.

8. Lesbians face steeper barriers. Saskatchewan older lesbian seniors are prone to live alone as they are more likely to be single, to be separate from their elder partner and are less likely to have children — and are more likely to be estranged from their biological families. Their own internalized homophobia, negative self-definition, and experiences of stigma and discrimination prove to be further roadblocks, as does the tendency of the Prairie Provinces to be the least supportive of the gay and lesbian community in general. Moreover, a lack of a cohesive organized community of supportive senior lesbians exacerbates isolation.
9. Aboriginal senior women. This group deserves a special discussion that is beyond the scope of this document. Nonetheless, the committee should pursue a line of inquiry into their experiences.

In conclusion, thank you for giving Saskatoon Services for Seniors the opportunity to add their voice and views to the committee's study on *challenges faced by senior women* in Saskatchewan. This brief is about understanding and promoting the institutional, economic, systemic and other conditions that allow the unwittingly silenced senior woman to experience not just a gendered equality, but a qualitative equality. Saskatoon Services for Seniors works daily to offer these conditions however, marginalization of this group often lies outside the consciousness of many well-intended and enlightened people who fail to understand and prioritize the needed resources and the policies that form the path to the senior woman's partaking in society.

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