

March 25, 2019

Submission by the National Pensioners Federation to the House of Commons Standing Committee on the Status of Women: Challenges faced by senior women contributing to their poverty and vulnerability.

Thank you for providing the National Pensioners Federation (NPF) with this opportunity to address the issue of senior women's poverty from the perspective of seniors. NPF represents about 100,000 seniors in affiliated organizations across Canada.

We know that senior women are not a homogenous group but we also know that about half of all senior women (65 years and older) are likely to have incomes below \$25,000 and for some their incomes are very much lower. In addition, recent income data from Statistics Canada shows that the trend in the 1970s to mid 1990s to a decrease in women's poverty has reversed and women's poverty has risen over the last two decades.¹

Many factors affect the risk of poverty in old age but being old and female seems to be the greatest risk. However, it is senior women living on their own in Canada are the most likely to experience "income replacement inadequacy" according to University of Calgary economists Bazel and Mintz.² They find that in Canada almost double the number of women 65 years and over (31.5 percent) are likely to be living alone compared with senior men living alone (16 per cent).

Aside from the recent brief Statistics Canada analysis and the paper by Bazel and Mintz cited above, there appears to be a lack of national research on senior women living in poverty. However, the B.C. office of the Canadian Centre of Policy Alternatives (CCPA) provides us with a recent analysis of 2016 Statistics Canada data concerning senior women in B.C.³ The CCPA analysis found that B.C. senior women living alone are more than four times as likely to be living in poverty as women living with a spouse or other relative. They are also more likely to be poor than men and more likely to be living alone than men. Half of all senior women in B.C. had incomes below \$24,600. The average senior man receives double the income from private pensions than a woman does

¹ Statistics Canada. (2018) *The Economic Well-Being of Women in Canada.: A gender-based Statistical Report.* By Dan Fox and Melissa Moyser.

², Philip Bazel and Mintz, J. (2015). *Income Adequacy among Canadian Seniors: Helping seniors most.* School of Public Policy, University of Calgary.

³ Canadian Centre for Policy Alternatives, B.C. Office (2017). *Poverty and Inequality Among British Columbia's Seniors.*

(\$9,300 for women versus \$17,700 for men.) Men also receive much greater CPP benefits.⁴

We have no reason to believe that levels of poverty and inequality among senior women are much different in other provinces or territories.

The argument is sometimes made that since women are now participating in the work force in greater numbers than before (in 2015, 89.3 per cent of women are in the workforce compared with 58.4 per cent in 1976), they will receive more retirement income from CPP, have income from private workplace pensions, and be less likely to be poor. The reality is that women currently earn about 32 cents on average less than men on the dollar and many women are likely to be working part-time in jobs without retirement pension plans. Unless some direct action is taken by governments this unacceptable discriminatory situation will continue to exist.

Inadequate access to health care, food, housing, transit, home care, home support and needed prescription drugs are all problematic for many low-income senior women but senior women living alone are particularly vulnerable and may sometimes end up homeless and sick.

Underlying and pervasive gender and age-based discrimination can mean that the most vulnerable and poorest of women in our society may be treated harshly even by those whose job it is to care for them. In B.C., occasional media reports surface about senior women being discharged from hospitals into homeless shelters. In February this year, media reports state that an elderly woman was discharged from a Chilliwack hospital and dropped off by taxi at a transition house missing a shoe and wearing only a hospital gown. She became violently ill and was sent back to hospital by the transition house director.

Also in February this year, a 76-year old homeless woman with severe incontinence and mobility issues was discharged from B.C.'s Surrey Memorial hospital and sent in a taxi to a Chilliwack homeless shelter 70 kilometers away where they could not take care of her. The shelter sought help from the Chilliwack Mayor, Ken Popove, who publicized the situation.

In March, another frail and homeless 64 year-old woman with a lifetime of heroin use is resisting being sent to the same shelter from Surrey Memorial Hospital.

These incidents are only the ones that have somehow got media attention. This is how our health care system works for them. The women themselves have no voice. We

⁴ The Star, Vancouver, 2019/03/23. *From the Hospital to the shelter and back again Homeless B.C. senior caught in heartbreaking shuffle.*

<https://www.thestar.com/vancouver/2019/03/23/from-the-hospital-to-the-shelter-and-back-again-homeless-bc-senior-caught-in-heartbreaking-shuffle.html>

have no reason to assume that being very poor, sick, and a homeless elderly woman anywhere else in Canada is much different

We strongly believe that we, as a society that has a Charter of Rights and Freedoms enshrining all women's rights to equality, need to take action. The Canadian government needs to urgently develop a comprehensive action plan that will focus on elderly women's poverty and find ways for addressing that poverty that fully respect their human dignity and rights as women in Canada.

Thank you

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National Pensioners Federation