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## **Standing Committee on the Status of Women**

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**EVIDENCE**

**Thursday, February 28, 2019**

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**Chair**

**Mrs. Karen Vecchio**



## Standing Committee on the Status of Women

Thursday, February 28, 2019

• (0850)

[English]

**The Vice-Chair (Ms. Irene Mathysen (London—Fanshawe, NDP)):** Good morning and welcome to the 133rd meeting of the Standing Committee on the Status of Women. This is a televised meeting.

Today we will continue our study of the challenges faced by senior women with a focus on the factors contributing to their poverty and vulnerability.

For this meeting, we are very pleased to welcome, from l'Association québécoise de défense des droits des personnes retraitées et préretraitées, Luce Bernier, president, and Geneviève Tremblay-Racette, director. We also have, from Réseau FADOQ, Danis Prud'homme, general manager, provincial secretariat and Philippe Poirier-Monette, collective rights adviser, provincial secretariat.

I'll now turn to Luce Bernier for her opening statement. You have seven minutes. We're cutting back.

Go ahead for seven minutes, *s'il vous plaît*.

[Translation]

**Ms. Luce Bernier (President, Association québécoise de défense des droits des personnes retraitées et préretraitées):** Madam Chair and members of the Standing Committee on the Status of Women, I'm very pleased to be meeting with you today on behalf of the Association québécoise de défense des droits des personnes retraitées et préretraitées, or AQDR for short. Joining me is Geneviève Tremblay-Racette, chair of AQDR Outaouais.

I'd like to begin with some background on our provincial association, which has existed for more than 35 years. Our mission is to advocate for seniors, retirees and early retirees. We have more than 25,000 members and 43 local and regional branches across Quebec. The AQDR amalgamates the requests of Quebec seniors and passes them on to appropriate authorities like you on their behalf.

The AQDR has a dynamic vision for aging, one of fulfillment, where seniors can take control of their own lives, grow and engage with their community. We strive to play a leadership role in defending the rights of seniors because we offer that distinct perspective. Doing so is our sole mission.

I am going to share some observations on the status of women, but first, I'd like to give you a few statistics for Quebec, which you are

probably already familiar with. According to Quebec's statistics agency, the Institut de la statistique du Québec, the province is home to just over 1.5 million seniors, 54% being women and 46% being men. National statistics confirm that more women than men make up the over 65 population as well as the over 85 population.

This demographic shift has long been known. In Quebec, 30 out of 100 people are under the age of 25 and 34 out of 100 are over 65. Despite some initial efforts, governments and agencies need to move quickly to implement comprehensive measures to support seniors as agents of change in society. After all, seniors have a long list of accomplishments. They still have much to say and contribute to society and can indeed be agents of change.

I will say that, in Canada and Quebec, the concept of gender equality has evolved significantly in the last 50 years. However, much work remains in order to translate equality under the law into real equality. The AQDR wishes to highlight inequalities such as violence against women, including senior women, some of whom live in shelters for battered women. Other inequalities include gender stereotypes, low gender diversity in education and the workplace, difficulties balancing family and work, and the under-representation of women in decision-making.

The AQDR believes in the concept of healthy aging. This concept was adopted by the Government of Canada in 2001 and was recommended by a group of Quebec researchers in 2008. The definition of health used as a basis for the concept of healthy aging is taken from the World Health Organization. Hence, health is taken to mean an individual's state of equilibrium at a given point based on their subjective level of well-being.

• (0855)

Today, we are recommending to the committee that the government follow in the footsteps of other governments and apply the concept of gender-based analysis, or GBA, when evaluating its programs and policies. GBA is an analytical process that promotes gender equality. When applied systematically to policy and program development, GBA identifies situations that require different measures for men and women. That is our first recommendation. Consider this: when a department or agency conducts a gender-based analysis, it is much easier to see whether funding policies and needs analyses give equal consideration to the needs of women, including senior women, and men.

Now I'd quickly like to share a few other observations with you.

As we see it, the aging population is one of the most pressing strategic imperatives for all governments.

Quebec has an elder abuse hotline that seniors can call between 8 a.m. and 8 p.m., seven days a week, if they have questions or concerns. According to the figures, more than 70% of the alleged victims who call for advice are women. That means more women than men call the helpline because of concerns.

Furthermore, senior women are poorer than men. The gap will eventually close, but we estimate it will take another 20 years at least.

It is also interesting to note that women and seniors who are women take on the caregiver role far more than men. That is clear from the data. Unfortunately, though, there is little financial recognition for retired seniors who are women.

Community organizations that work with and support seniors have insufficient funding.

Yes, Madam Chair?

● (0900)

[*English*]

**The Vice-Chair (Ms. Irene Mathysen):** We are just past seven minutes, and I wondered if you would like one minute to—

[*Translation*]

**Ms. Luce Bernier:** The AQDR strongly recommends that the current formula for federal health transfers be adjusted to include a variable that takes into account the aging population.

We recommend as well that the government continue paying guaranteed income supplement benefits to the surviving spouse in the case of death.

Next, we recommend that the government increase all the amounts for the various caregiver tax credits available to seniors.

Furthermore, we are calling on the federal government to address mistreatment and intimidation by implementing an awareness program that would even target the banking industry.

In conclusion, it is important that the committee and the government adopt an approach that addresses agism, and values and recognizes the positive role of seniors in our society.

Thank you for your consideration and the extra minute.

[*English*]

**The Vice-Chair (Ms. Irene Mathysen):** Thank you so much, and thank you for your patience.

Now we'll have Monsieur Danis Prud'homme for seven minutes, please.

[*Translation*]

**Mr. Danis Prud'homme (General Manager, Provincial Secretariat, Réseau FADOQ):** Thank you, Madam Chair.

Ladies and gentlemen of the committee, thank you for the opportunity to share our recommendations for making life better for aging women.

I'd like to begin by telling you a little bit about Réseau FADOQ, a network with over 500,000 members across 16 of Quebec's administrative regions and more than 700 local offices. Since the network was founded 49 years ago, its primary mission has been to help break the isolation of seniors by creating recreational opportunities for men and women. Today, the network also has another focus that takes up much of its time: advocating on behalf of our members in appropriate forums, like this committee, to improve quality of life for seniors today and tomorrow.

Nowadays, women are usually the ones who outlive their spouses, not men. In Quebec, seniors aged 65 and over make up 20% of the province's female population. Surviving the death of a life partner is doubly difficult for women, because they lose not only a spouse, but also income, all in the same month. These benefits include the guaranteed income supplement, old age security and the spouse's allowance. The Réseau FADOQ would like to see those benefits extended by at least a month following the death of a spouse; ideally, they would continue for another three months.

Despite slight improvements in 2007 and 2017, women's annual income is still lower than men's. Some 60% of women 15 and over work, and the percentage of women in part-time employment is twice as high as that of men. More than 58% of these women make minimum wage. This makes life harder considering that one in three women who are caregivers also works, as compared with one in five men who are caregivers. According to the market basket measure, or MBM, the poverty line for a single person in Quebec, in 2018, is between \$17,000 and \$18,500, depending on where they live. In many cases, senior women in that category are just scraping by.

We are therefore calling on the government to consider raising or enhancing the guaranteed income supplement, through either a low-income measure based on 50% of the median income—LIM 50—or an MBM measure to which 7% would be added—MBM+7. Either option would make life a little easier for women.

Given that women are living longer and tend to outlive men, it's important to keep in mind that more women have to spend money on glasses, hearing aids, dental work and so on. If they pull money out of a small RRSP or RRIF or use money that was left to them by their husband to cover the expense, the withdrawals can be subject to tax. What's more, any guaranteed income supplement benefits they receive will be clawed back by a dollar for every two dollars of income used to cover the expense. Thus, we recommend that the government not tax any amount used to cover medical expenses and that it not take such amounts into account when calculating the guaranteed income supplement. We know the federal government currently offers certain RRSP-related tax exemptions, and we think they should include medical costs incurred by seniors.

• (0905)

As I mentioned, the bulk of caregivers are women; they are the ones who look after loved ones. Since they tend to have less financial means, they are hit hardest. We are asking the government to double the caregiver tax credit and to make it refundable rather than non-refundable. We are calling on the Government of Quebec to do the same. Since these women don't have large incomes to start, the non-refundable tax credit does nothing for them. A refundable tax credit would, however, help.

As far as employment insurance and job protection for caregivers is concerned, they have access to 15 weeks of sickness benefits and up to 26 weeks of compassionate care benefits. We want the government to raise the maximum benefit of \$562 per week. At the very least, 12 months of job protection should be available to caregivers. After 26 weeks, or six months, of compassionate care benefits, caregivers have no further income and may be out of a job as well. We are calling on the government to provide caregivers with 12 months of statutory job protection.

Now I will turn to the aging population.

Here are some numbers to support our next recommendation. In 2011, the number of 85-year-olds was 160,000. In 2031, the population will be 350,000, and in 2041, it will hit roughly 600,000. That is the age at which the body starts to fail, unfortunately, and that will mean much higher health care costs. We are asking the federal government to raise health transfers to 6% annually and to calculate the transfer based on the province's aging population, because of the additional costs that go along with getting older.

Furthermore, local services that are accessible to seniors must be maintained in all communities. We live in a digital world, but many seniors don't have access to it. In some cases, connectivity in the region may still be lacking, and in other cases, seniors may simply be unable to afford the necessary equipment or Internet service. Indirectly, this leads to the isolation of seniors. Greater access to client service centres throughout all regions would result in less isolation for seniors.

In conclusion, a lack of mobility affects isolation, so we are calling on the government to bring back the public transit tax credit.

Thank you.

• (0910)

**The Vice-Chair (Ms. Irene Mathysen):** Thank you.

[English]

Thank you very much, and thank you for being so good about the time.

We're going to proceed to questions now. We have a seven-minute round, and the first questioner is Madame Sidhu.

**Ms. Sonia Sidhu (Brampton South, Lib.):** Thank you, Madam Chair, and thank you all for being here.

I met with CARP a couple of times in my riding. I represent Brampton South.

We know we need to do a lot with respect to seniors so they can live life with dignity. As you said, we know there's an issue of

financial security. Once older adults become poorer, they are more likely than young people.... There are fewer job opportunities. You said it's mostly women who are facing more challenges.

What should we do so they can have more opportunities or so they can have a better life? Can you explain that, Mr. Prud'homme?

[Translation]

**Mr. Danis Prud'homme:** Yes. Thank you for your question.

First of all, we need to adopt measures to support what we call "experienced workers". Not everyone can keep working until the age of 65. Some jobs are simply too difficult or demanding for older workers. What we would like to see established is a scale that measures the difficulty of work tasks; jobs would be catalogued and it would be possible to determine whether an average 62-year-old was unable to continue performing the duties of a given job, for instance. We want those individuals to be able to keep working, so that means creating training programs. As I pointed out, these are people with less money and they can't be expected to take a training course if they don't have any income.

These people should be able to sign an agreement with the government that would allow them to receive CPP benefits while taking a six-month training course to work in a different job. Having already received six months of CPP benefits, they would have to work six months longer before retiring, under the terms of the agreement. That's one of the measures we'd like the government to adopt.

Second of all, we need to address ongoing training. Agism is a real issue, as you pointed out. People often assume that senior workers will be less productive and miss more work, and that's not true. It's nothing more than a stereotype. We are calling for ongoing training for seniors. Under most programs, ongoing training isn't available past the age of 35. If we want seniors to work, we have to support their training.

[English]

**Ms. Sonia Sidhu:** You also mentioned access to technology. I can give you the example of a senior with diabetes who has to manage the diabetes app. In my riding, 20% of people have a language barrier, and they don't have any access to technology. If they do have access to technology, they don't know how to use that technology.

What should we do to simplify things so that our seniors can learn? I know that we have a senior horizons program that is helping in terms of the isolation of seniors. That's a great program, and I've had very good feedback, but what kind of program can we set up so that our seniors can get access to technology so that they can manage simple diseases? Telemetry is another thing; they can manage their blood pressure.

Can you elaborate on any of that?

[Translation]

**Mr. Danis Prud'homme:** I would say that, in order to adapt to technology, people need a reasonable amount of time to transition, and nowadays, that transition window is rather tight. For those of us accustomed to using technology at work, it's easy, but that's not the case for those who have never had that experience. I often say that today's children are born with a USB key in their hands. It wasn't like that back in our day. Therefore, it's important to take the time to educate people and to do so in the right way.

[English]

**Ms. Sonia Sidhu:** Social isolation, loneliness, anxiety, depression—these are the other things. You also made a point about increasing the GIS so that a spouse can have a better life. This is another challenge being faced by our seniors.

When it comes to loneliness, Ms. Bernier, what kind of community programs would your organization have? Can you elaborate on those programs?

• (0915)

[Translation]

**Ms. Luce Bernier:** Feelings of isolation and loneliness are common to many seniors and have a big impact. Our association and other similar organizations try to help them overcome that.

You brought up technology, so here's one for you: a 19th-century invention called the telephone.

The telephone remains a vital service for seniors and can help them overcome their isolation. Something we support is the creation of a telephone outreach service; workers would make daily calls to seniors, identify themselves and check whether the senior was doing okay. For some single seniors, it's the only call they receive all day. That's how we can ease their isolation. There are small things we can do to help seniors, and they don't necessarily involve technology.

Different associations offer that kind of service, but they need multi-year funding to keep the service going. That's a challenge we and other associations face. Even though governments recognize that it's a good idea, they only give us enough funding for six months or a year. After that, we have to come up with the money.

In a nutshell, telephone services are a necessary way to reach out to seniors. It's also important that seniors have contact with people in their community and that their needs be addressed. For example, our association met with seniors to discuss new services that pharmacists were offering. We brought in a pharmacist and talked about feelings of loneliness and insecurity. We believe direct contact is key.

I'd like to say something about technology. Mr. Prud'homme talked about this. Of course, some seniors aren't as comfortable with technology. Areas in Quebec and Canada still have inadequate Internet service or none at all. On the Quebec side, just 30 or 40 kilometres away from Ottawa, people don't have access to high-speed Internet, no matter if they are 30 or 80. When it comes to technology, the first challenge is making sure high-quality Internet service is available throughout Quebec and Canada.

I hope that answers your question, Ms. Sidhu.

**The Vice-Chair (Ms. Irene Mathyssen):** Thank you.

[English]

Madam Harder, go ahead, please. You have seven minutes.

**Ms. Rachael Harder (Lethbridge, CPC):** Thank you.

My first question is for FADOQ, for Mr. Prud'homme.

I'm wondering if you can expand a bit more on what you do with regard to helping seniors understand perhaps different phishing scandals that take place. Oftentimes, seniors are victims of phone calls that are asking them for money for things—a donation or a gift in kind—or phone calls from “the CRA” asking them to remit money because they didn't pay enough on their taxes. We hear stories of the elderly being targeted by these types of phone calls and initiatives.

First, is there anything your organization does in order to help these seniors? Second, can you give us just an overall reflection on what you're observing with regard to the prevalence of these types of things happening?

[Translation]

**Mr. Danis Prud'homme:** Thank you for your question.

Thanks to the New Horizons for Seniors Program, we've put in place an initiative to combat elder abuse, cases of abuse of power, mistreatment and bullying. Over the past few years, we've helped to educate more than 75,000 people through our free sessions. We talk about various types of fraud, be it online, over the phone or door-to-door. We also provide profiles of typical fraudsters and typical seniors who unfortunately fall prey to their schemes. We have resources for people who think they have been scammed or know someone who has. We tell them the organizations they have to call to report the fraud and get help.

As for what we're observing in relation to new technology, I would underscore the fact that seniors were born at a time when today's technology didn't exist. Obviously, they don't understand the mechanics of it all. If they're instructed to go to a bank's website online, even if the bank and the website are legitimate and there's a little lock in the address bar confirming that the site is secure, they're still apprehensive. With all the cases of phishing, it's even more important to make sure that people are informed and that they know exactly what to do and how to check they are on a legitimate site. One of the things we explain is that a bank will never ask for their PIN over the phone. As part of our efforts to prevent fraud, we publish various tips like that in our magazine, which has a readership of one and a half million.

• (0920)

[English]

**Ms. Rachael Harder:** Thank you.

If someone is a victim of a phishing scheme, like the one I've outlined, is there assistance offered to them?

[Translation]

**Mr. Danis Prud'homme:** In each station, a police officer leads the information session with the help of a volunteer. At each session, people line up to talk to the police officer. It's a way of helping people get out of these situations. When people call us, our trained employees use a short reference guide. The employees refer the people to the right place, where they'll receive assistance.

[English]

**Ms. Rachael Harder:** Can you comment a little further on the abuse that sometimes takes place toward seniors? It's my understanding that oftentimes elder abuse actually originates within the family or with a close caregiver. What are your observations with regard to the prevalence of elder abuse, and what is your organization able to do in order to assist those individuals, either through preventative measures or in response to elder abuse that takes place?

[Translation]

**Mr. Danis Prud'homme:** During the fraud information sessions, we also talk about the abuse of power and abuse. We present the profile of a typical person who carries out these acts and the profile of a typical senior victim, so that people can identify with them. There are very clear vignettes that show the life of a family. The mother lives with her daughter, who has a husband and child. There's no dialogue, but people can see what's happening. They see abusive acts, looks or other behaviours that don't even need words to be understood. The goal is to show that just about everyone, unfortunately, treats a senior inappropriately at some point. We provide the sessions for prevention purposes. In addition, as my colleague said, Quebec has a telephone line, the Ligne Aide Abus Aînés, which refers seniors to resources. The seniors are then assisted by professionals.

[English]

**Ms. Rachael Harder:** Okay. Thank you.

At this time, Madam Chair, I would like to move a motion for consideration by the committee. This motion is being presented to the committee for the third time. Previous to this, it was voted down twice by the Liberal members of this committee.

The motion reads as follows:

That the Committee invite the Minister for Women and Gender Equality to brief the Committee on her new mandate, given that Status of Women Canada has changed to the Department for Women and Gender Equality, no later than Thursday, April 4, 2019, that this meeting be no less than one hour in length and be televised.

Madam Chair, the reason for this motion is described here. As of right now, the department, Status of Women, works in conjunction with this committee, but the department has changed. As of December 13, 2018, royal assent was given. With that, the mandate has changed.

Now, it was previously argued at this table by Liberal members that the mandate actually hasn't changed, that it remains the same, and that therefore there is no reason to bring the minister forward. But a number of weeks ago, we had the director for strategic policy, Ms. Danielle Bélanger, here at the table. I asked her if the mandate had expanded, and she confirmed that it had. She said this:

On December 13, 2018, the Department for Women and Gender Equality Act received royal assent, which transformed the former Status of Women Canada into the Department for Women and Gender Equality. This brought with it an expanded mandate for the new department for all matters relating to women and gender equality, including the advancement of social, economic and political equality, with respect to sex, sexual orientation, gender identity and expression.

The department plays a central policy role in ensuring a more inclusive and equal society for all Canadians, and in the mainstreaming of the gender and diversity lens, also known as gender-based analysis plus, GBA+.

I asked her to expand on this, to confirm once again that it had indeed expanded, and Ms. Bélanger said:

The mandate has expanded.... [T]he mandate has expanded to sex and gender and looking at gender identity and gender expression, as well as sexual orientation.... I would say it's an evolution in some ways. We had been doing work with LGBTQ communities, to a certain extent, based on some of our programming, but we've also been doing work with girls. Girls weren't part of the original mandate of Status of Women Canada, so I think it's an evolution in that respect.

It would appear, then, that the mandate has in fact expanded. I went on to ask her if she felt it would be a good idea for us to be briefed on that expansion, and she confirmed that it would.

Further to that, interestingly enough, I have the minister's own words from October 29, 2018. I have a report here from the Government of Canada where the Honourable Maryam Monsef, Minister of Status of Women, issued the following statement on the introduction of the budget implementation act of 2018, which included legislation to create the Department for Women and Gender Equality. She said that her government recognized that it must include "a commitment to bring in legislation to transform Status of Women Canada from an agency to an official department in the Government of Canada". She went on to explain that its mandate must be expanded "for gender equality to include sexual orientation, gender identity and expression, and promoting a greater understanding of the gender and diversity lens often known as Gender-based Analysis Plus".

It is clear, based on the minister's own words as well as the words of the director for strategic policy, Ms. Bélanger, that the mandate of this committee actually has been expanded. Given that it's expanded, it would then seem appropriate for the minister to come to this committee and brief us on that expansion, which would therefore then give us an understanding of what is covered off at this table.

Now, I think that seems like a reasonable request, Madam Chair, but as we know, in the past—two times before—the current members have voted this down because they don't want their minister to come to this committee or to have to answer our questions. It's interesting, because we see this playing out in the government as a whole, where they want to cover for individuals within their caucus and not allow light to be shed on decisions that are being made.

● (0925)

We see this with the Prime Minister, where the Prime Minister actually withheld information from the Canadian public with regard to SNC-Lavalin and the former attorney general of Canada, and where the Prime Minister pressured her unduly and this information was attempted to be hidden.

The members of this committee might be interested to know what the Prime Minister stated in his mandate letters to all ministers. I'll refresh your memory. This is what he said to Ms. Monsef: "I am honoured that you have agreed to serve Canadians as Minister of Status of Women." Interestingly enough, you'll note that it says "Status of Women", because she hasn't received a new mandate letter, even though she supposedly has a new mandate. This letter is actually based from October 4, 2017, which begs the question, where is the minister's new mandate letter? If the Prime Minister is in fact inviting accountability from the Canadian public, then it would be appropriate to actually provide a new letter to the minister so that she might be held accountable based on the things outlined within that letter.

Nevertheless, I will continue based on the former letter, taking the Prime Minister at his word that these are in fact the things he hopes to do on behalf of the Canadian public. He says, "We promised Canadians real change—in both what we do and how we do it." He sure did: lots more cover-ups. He goes on to say, "Canadians expect us to fulfill our commitments, and it is my expectation that you will do your part in delivering on those promises to Canadians."

He also says, "I expect Canadians to hold us accountable", which is interesting to me. Again, I've twice asked for the minister to come to this committee to understand her portfolio, now that it's changed. That would fit within that category of accountability, but interestingly enough, the Liberal members of this committee have twice shot down this motion. Further, to the current case that is in the national media with regard to the former attorney general and the Prime Minister wrongfully pressuring her or strong-arming her into doing his dirty work, it would appear that your party, the Prime Minister in particular, has absolutely no intention of being held accountable.

Nevertheless, these are the words of his letter:

I expect Canadians to hold us accountable for delivering these commitments, and I expect all ministers to do their part—individually and collectively—to improve economic opportunity and security for Canadians.

It is my expectation that we will deliver real results and professional government to Canadians.

I have a different definition of "professional" than he does. Nevertheless, he goes on to say:

If we are to tackle the real challenges we face as a country...Canadians need to have faith in their government's honesty and willingness to listen.

That's another phrase worth highlighting—their "honesty". The Prime Minister doesn't appear to abide by his own words. He goes on to say:

I expect you to report regularly on your progress toward fulfilling our commitments and to help develop effective measures that assess the impact of the organizations for which you are answerable.

I made a personal commitment to bring new leadership and a new tone to Ottawa.

This is the Prime Minister's personal commitment.

I would surmise, based on the evidence that has been presented within the House of Commons and in particular the justice committee yesterday, that the Prime Minister has failed in this regard. He has not been honest with Canadians. He has not invited accurate accountability. He has not brought a new tone to Ottawa—unless, of course, untruth is the tone he's going for.

He goes on to say, "We have also committed to set a higher bar for openness and transparency in government." Sorry, but that's laughable. I was trying to hold it together on that one, but "openness and transparency"... Meanwhile, behind a closed door, I'm trying to strong-arm the former attorney general into making a decision that directly benefits a company that is being charged with—

● (0930)

**The Vice-Chair (Ms. Irene Mathysen):** Thank you, Madam Harder—

**Ms. Emmanuella Lambropoulos (Saint-Laurent, Lib.):** On a point of order, I don't see how this has anything to do with the motion that was presented. It's really going off topic right now.

**Ms. Rachael Harder:** I'll continue with the letter here. If we want Canadians to trust—

**Mr. Terry Duguid (Winnipeg South, Lib.):** There's a point of order here.

**The Vice-Chair (Ms. Irene Mathysen):** Yes, we have a point of order from Ms. Lambropoulos.

**Ms. Emmanuella Lambropoulos:** I don't see how this has anything to do with the motion that was presented or with our ministry that we're here for or are serving on this committee. I don't think this should continue.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you.

I do want to remind you, Ms. Harder, that your motion has to do with bringing the minister to this committee. You need to restrict your comments to that motion.

**Ms. Rachael Harder:** Okay. It seems appropriate to read the mandate letter that was written to the minister of this committee, the Minister of Status of Women, which is what this committee has to do with.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you. You did do that, and—

**Ms. Rachael Harder:** No, I'm actually not done. I got interrupted. I have every right, according to the Standing Orders, to resume my conversation.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you, but if—

**Ms. Rachael Harder:** The mandate letter is in fact within the mandate of this committee. If it's not, if you're ruling it out of order that I would read the mandate letter to the minister of this department...

**The Vice-Chair (Ms. Irene Mathysen):** Ms. Lambropoulos.

**Ms. Emmanuella Lambropoulos:** On a point of order, I think it's disrespectful to our witnesses that we're taking up most of the time they have to answer our questions. We're here so that we can find out more on how to help seniors. I don't think this has anything to do with it.

If she would like, we could continue reading this motion at a later date, when we no longer have witnesses from Quebec here. I would really appreciate that.

**Ms. Rachael Harder:** It's in the Standing Orders.



**The Vice-Chair (Ms. Irene Mathysen):** Thank you very much. I do appreciate your concern, and certainly we did come to hear the witnesses, but Ms. Harder is within her rights to continue with her motion.

Continue, please.

**Ms. Rachael Harder:** Thank you, Madam Chair.

I do apologize to the witnesses. Unfortunately, we're given limited opportunity to bring these forward—

**The Vice-Chair (Ms. Irene Mathysen):** I'm sorry. I have another point of order.

Mrs. Zahid.

**Mrs. Salma Zahid (Scarborough Centre, Lib.):** On a point of order, Chair, yes, she has the right, but it has to be relevant to the Status of Women—

**Ms. Rachael Harder:** I don't know what's more relevant than the mandate letter.

**Mrs. Salma Zahid:** —and to this committee, and not outside the purview of this committee.

**The Vice-Chair (Ms. Irene Mathysen):** I'm sorry, Mrs. Zahid. She is indeed within her rights.

**Ms. Rachael Harder:** Thank you.

The Prime Minister goes on to say, “If we want Canadians to trust their government, we need a government that trusts Canadians. It is important that we acknowledge mistakes when we make them.” I look forward to the Prime Minister's apology. He continues: “Canadians do not expect us to be perfect—they expect us to be honest, open, and sincere in our efforts to serve the public interest.” Indeed they do, don't they?

His letter continues:

Our platform guides our government. Over the course of our four-year mandate, I expect us to deliver on our commitments. It is our collective responsibility to ensure that we fulfill our promises, while living within our fiscal plan. Other issues will arise or will be brought to our attention by Canadians, stakeholders, and the public service. It is my expectation that you will engage constructively and thoughtfully and add priorities to your agenda when appropriate.

He also says, “As Minister, you will be held accountable”—there's that word again—“for our commitment to bring a different style of leadership to government.” What a vision. He said that this will include “close collaboration with your colleagues” and “meaningful engagement with Opposition Members of Parliament”. That's a key phrase there, because right now, today, the motion that is on the table is asking the minister to come here to this committee, where she can engage with members of her party, the Liberal Party of Canada, as well as members of the opposition from the New Democratic Party and the Conservative Party of Canada.

It would seem, then, to fit within the mandate letter written by the Prime Minister. These are his own words that I am giving today. I know you guys want to shut me down, but these are his words. You actually want me to stop reading the Prime Minister's words, because it would appear they make you uncomfortable.

Nevertheless, in addition to encouraging the minister to allow the opposition members to hold her accountable and, let's say, invite her to a committee like this, he goes on to say this:

Canadians expect us, in our work, to reflect the values we all embrace: inclusion, honesty, hard work, fiscal prudence, and generosity of spirit. We will be a government that governs for all Canadians....

Madam Chair, I would ask for a point of order here. On the opposite side, members are chatting and I have the mike. If you wouldn't mind just bringing this to order, I will continue reading the mandate letter.

● (0935)

**The Vice-Chair (Ms. Irene Mathysen):** Yes. I would appreciate it, though, Ms. Harder, if you would continue and wrap up quickly.

**Ms. Rachael Harder:** I would love to continue, thank you.

the values we all embrace: inclusion, honesty, hard work, fiscal prudence, and generosity of spirit. We will be a government that governs for all Canadians, and I expect you, in your work, to bring Canadians together.

You are expected to do your part to fulfill our government's commitment to transparent, merit-based appointments, to help ensure gender parity and that Indigenous Peoples and minority groups are better reflected in positions of leadership.

There's that key word again, “transparent”.

Interestingly enough, indigenous peoples are better reflected in positions of leadership, but the only indigenous minister was just strong-armed and then removed. He goes on to say:

As Minister of Status of Women, your overarching goal will be to ensure government policy, legislation, and regulations are sensitive to the different impacts that decisions can have on men and women.... I will expect you to work with your colleagues and through established legislative, regulatory, and Cabinet processes to deliver on your top priorities.

I would draw attention to some key words within this mandate letter: a “transparent” government, “a new tone” being brought to Ottawa, delivering “real results”, a government that functions with “honesty”, inviting the accountability and input from opposition members. All these things seem positive; they're good. The Prime Minister was right to request these things of his minister. Where he is wrong, however, is in his hypocritical actions by which he himself does not abide by the words of this letter, nor does he permit the members of his caucus to do so.

My request today, then, is that the Liberals would live up to the words of the Prime Minister, as he goes on to say:

We have committed to an open, honest government that is accountable to Canadians, lives up to the highest ethical standards, and applies the utmost care and prudence in the handling of public funds. I expect you to embody these values in your work and observe the highest ethical standards in everything you do. When dealing with our Cabinet colleagues, Parliament, stakeholders, or the public, it is important that your behaviour and decisions meet Canadians' well-founded expectations of our government. I want Canadians to look on their own government with pride and trust.

Public opinion might say otherwise on that.

This is a good one:

As Minister, you must ensure that you are aware of and fully compliant with the Conflict of Interest Act and Treasury Board policies and guidelines. You will be provided with a copy of Open and Accountable Government to assist you as you undertake your responsibilities.

He should have read his own mandate letter. He goes on:

[Y]ou must uphold the highest standards of honesty and impartiality, and both the performance of your official duties and the arrangement of your private affairs should bear the closest public scrutiny. This is an obligation that is not fully discharged by simply acting within the law.

● (0940)

**The Vice-Chair (Ms. Irene Mathysen):** Ms. Harder, you seem to be getting rather repetitive here. Again, I would like you to wrap up as quickly as you can.

**Ms. Rachael Harder:** Thank you. I am just reading the mandate letter from the Prime Minister, so if it's repetitive, I apologize. Those are his words.

**The Vice-Chair (Ms. Irene Mathysen):** Could you wrap up quickly, please?

**Ms. Rachael Harder:** I would love to continue, thank you. It continues:

Please also review the areas of Open and Accountable Government that we have expanded or strengthened, including the guidance on non-partisan use of departmental communications resources and the new code of conduct for exempt staff.

Madam Chair, I have just read the bulk of the Prime Minister's mandate letter to the Minister of Status of Women. It would appear, then, based on that letter, that it is a good idea for the minister to come to this committee, that she be invited to come and be open and transparent, to provide us with the reflection on her department and how it has changed, and to allow us as members of the opposition, as well as members of her own government, to hold her accountable and to become more familiar with her department.

I would again submit this motion, for the third time. It is my hope that the members opposite to me will uphold the Prime Minister's own words and allow there to be accountability, allow there to be transparency, allow there to be a new tone that is brought to government.

Now, I understand that the minister is coming to this committee to talk about the estimates on March 21. I am not asking for that meeting; that is for the estimates. I am asking for the minister to come to this meeting to brief us on the change of her department. So make no mistake; this is what I am requesting. I am requesting that the minister come, that we be able to ask her questions with regard to the change that has been made in her mandate, and that we therefore would be empowered to do our job as members of this committee.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you very much, Ms. Harder.

**Ms. Rachael Harder:** Sorry, Madam Chair, I'm not done yet.

Thank you.

Now I'm done.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you.

We'll go to Mrs. Zahid, please.

**Mrs. Salma Zahid:** Thank you, Chair.

Thanks to our witnesses, and thanks for their patience today.

Madam Chair, we are conducting a very important study. We have witnesses here. Seniors are a very important component of our country; they are the pillar. We are conducting a study on the

challenges faced by senior women and the factors contributing to their poverty. With only 10 weeks left, I think it is important that we listen to our witnesses who are scheduled.

For that reason, I would like to move an amendment to the motion that has been presented. The amendment is that the committee invite the Minister for Women and Gender Equality and relevant departmental officials to appear on March 21, 2019, for the consideration of the supplementary estimates (B), 2018-19, and the interim estimates for 2019-20, and to brief the committee on the mandate of the Department for Women and Gender Equality.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you very much, Mrs. Zahid.

Mrs. Zahid has moved an amendment.

We'll go to Ms. Leitch, please.

**Hon. K. Kellie Leitch (Simcoe—Grey, CPC):** Thank you very much.

Thank you, witnesses, for coming today.

I'll be brief with respect to my comments on this motion. During my tenure as the—

Is there a problem?

**The Vice-Chair (Ms. Irene Mathysen):** Mrs. Zahid.

**Mrs. Salma Zahid:** There is an amendment on the floor. We cannot debate the motion when there is an amendment. I proposed an amendment.

**The Vice-Chair (Ms. Irene Mathysen):** We're debating the amendment.

**Hon. K. Kellie Leitch:** I was going to speak to the original motion.

**The Vice-Chair (Ms. Irene Mathysen):** We have to discuss the amendment.

**Hon. K. Kellie Leitch:** No problem.

**The Vice-Chair (Ms. Irene Mathysen):** Okay.

Is there further discussion on the amendment, please?

Ms. Harder.

**Ms. Rachael Harder:** It would appear that this is just another attempt by the Liberals to shut down a real conversation and the opportunity to hold the minister accountable. As stated, it is already in the works that the minister will be coming to committee in March in order to brief us in regard to the estimates. We know that's already been confirmed. It's already a part of our calendar. That's not what I'm requesting. I'm not requesting a financial analysis with the minister. I'm requesting that she come and brief us with regard to the changes that have been made in her department.

If this government truly cares about being transparent, truly cares about being honest with Canadians and truly cares about being held accountable by the Canadian public and the members of the opposition, and if this government truly cares about changing its tone, then now would be the opportunity to function with integrity rather than follow the premise that your Prime Minister has already set for you.

• (0945)

**The Vice-Chair (Ms. Irene Mathysen):** Thank you.

On the amendment, we have Ms. Lambropoulos.

**Ms. Emmanuella Lambropoulos:** I think this amendment is great, because it gives the opportunity to all members on this committee to ask questions of the minister on all topics. We are including a briefing of the new responsibilities of this minister.

Ms. Harder and all others on the committee will have ample opportunity to discuss whatever they'd like, in regard to this ministry, with the minister on that day. We can hold her accountable, if we feel she needs to be, on whatever it is, and I'm sure Ms. Harder will be able to say whatever rude comments she'd like on that day.

Thank you.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you.

To the amendment, Ms. Harder.

**Ms. Rachael Harder:** Madam Chair, the language that was just used was actually unparliamentary language. You might want to address that as the chair of this committee.

**The Vice-Chair (Ms. Irene Mathysen):** I would hope that all members of this committee would be respectful of each other and respectful of our witnesses.

**Ms. Rachael Harder:** It would be appropriate for the member opposite to issue an apology, as would be required in the House.

**The Vice-Chair (Ms. Irene Mathysen):** Ms. Lambropoulos, are you prepared to withdraw your comment in regard to Ms. Harder? Are you prepared to apologize?

**Ms. Emmanuella Lambropoulos:** I'm unsure which part you're referring to.

**Ms. Rachael Harder:** You said that I could make "rude comments" to the minister.

**The Vice-Chair (Ms. Irene Mathysen):** I would very much like this to be a positive exchange.

**An hon. member:** [*Inaudible—Editor*]

**Ms. Rachael Harder:** Wow. That's laughable.

**Ms. Emmanuella Lambropoulos:** So was everything you just stated.

**The Vice-Chair (Ms. Irene Mathysen):** Ms. Harder has the floor. I would like her to continue, please.

**Ms. Rachael Harder:** Okay. So the member opposite, then, allows her comment to stand.

Thank you. I value that being on the record, at least. Great.

I would agree to an amendment if the amendment called upon the minister to come for two hours, for the full length of the committee,

rather than just one. This would allow us to achieve the goal that is stated within my motion.

If I may, Madam Chair, I'm being demonized by those on the other side because I'm bringing forward a motion with regard to bringing the minister to talk about her new department and its mandate.

**The Vice-Chair (Ms. Irene Mathysen):** Madam Harder, are you making a supplementary amendment?

**Ms. Rachael Harder:** I am making the supplementary amendment that the minister be called to come for two full hours.

**The Vice-Chair (Ms. Irene Mathysen):** Okay. Thank you.

Is there any discussion?

**Ms. Emmanuella Lambropoulos:** Can we bring this to a vote?

**The Vice-Chair (Ms. Irene Mathysen):** All right. We can indeed.

(Subamendment negated [*See Minutes of Proceedings*])

**The Vice-Chair (Ms. Irene Mathysen):** Now we need to go to a vote on the amendment.

(Amendment agreed to [*See Minutes of Proceedings*])

**The Vice-Chair (Ms. Irene Mathysen):** Now, on the main motion as amended....

Yes, Ms. Harder.

**Ms. Rachael Harder:** On a point of order, my colleague had her hand up before. She has to be allowed to speak before a vote is taken.

**Hon. K. Kellie Leitch:** I haven't spoken to the motion.

**The Vice-Chair (Ms. Irene Mathysen):** Oh, yes. Certainly—

**Ms. Rachael Harder:** My hand is also up to comment after.

**The Vice-Chair (Ms. Irene Mathysen):** Okay.

To the main motion as amended, then, go ahead, Ms. Leitch.

**Hon. K. Kellie Leitch:** Thank you very much. My apologies for the back and forth.

As I mentioned before, during my time as the Minister of Status of Women during the previous government, I had to present myself several times to this committee. The maintenance of transparency with respect to the mandate letter, as it is with respect to the estimates and other things, is I think very important for the Canadian public. I think it's exceptionally reasonable. I would hope that the minister understands that it's a duty of the office to be transparent to the Canadian public. I would hope that this transparency doesn't just speak to the estimates but it also speaks to the mandate. I can tell you, having sat at that end of the table as opposed to one of these seats, that it takes more than an hour to go through the estimates and it takes more than an hour to go through the mandate alone. That is if you want to be fully available to the Canadian public.

Personally, I think the clarification would be exceptionally valuable. One thing that has been added to this mandate—at least, that we understand has been added to this mandate—is the involvement of girls. I had the good fortune as the minister to put forward at the United Nations the international day of the girl on behalf of Canadians. I had the good fortune to have the first round table of just young women to present to cabinet so that they would have an opportunity to have their ideas heard. Those are very important issues, and I don't think they can be encapsulated in a two- or three-minute conversation with a cabinet minister when young women in this country are just as valuable as seniors. That's just one piece of evidence, from what we think is in the mandate, that I think should be discussed.

I would strongly encourage those on the other side to consider having the minister here to speak just to the mandate. It's a very important component of what I think the Canadian public expects. Quite frankly, I think the more than five million young Canadian women under the age of 18 alone deserve to have that degree of respect; I would just encourage them on the other side.

As I say, it's not a lot of fun sitting down at the other end of the table as a cabinet minister, but I don't think it's as terrible as you might think. I think it's actually extremely helpful for a minister to be able to speak to the Canadian public directly on what their mandate is and what they plan to achieve.

Thank you.

● (0950)

**The Vice-Chair (Ms. Irene Mathysen):** Thank you, Ms. Leitch.

Ms. Harder, do you want to speak to the motion?

**Ms. Rachael Harder:** Yes, I do.

My colleague used a very key phrase here. She said “what we think is in the mandate”. She's right in saying this, because of course this committee functions according to a mandate that existed before December 13, 2018. Once the new bill received royal assent and a new department was formed, that mandate is called into question because it's changed; it has been expanded. At least, that's what we're told by officials and by the minister.

Again, it seems appropriate that the minister would come and allow us to engage with her in order to seek a better understanding of what exactly that mandate is. I'm confused as to why the members opposite of me want to shut down that opportunity for us to engage in meaningful conversation with the minister, that we might better understand her department and that we might better be able to serve positive outcomes on behalf of the Canadian public.

It would seem, then, that the members opposite of me don't actually want to abide by the words of the Prime Minister and invite openness, invite transparency, and invite a new tone that is brought to Ottawa. I would show my disappointment with that more than anything, not only on my behalf but on behalf of all Canadians, from coast to coast, who would like a government that is transparent and who would like to know that the minister is inviting herself to be held accountable, the Canadian public who would like to know that the members of this committee are having their best interest in mind.

With that, Madam Chair, I believe you are going to proceed to a vote. I would like that vote to be recorded.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you, Ms. Harder.

I would like to have a recorded vote on the motion as amended, please.

(Motion as amended agreed to: yeas 5; nays 2)

**The Vice-Chair (Ms. Irene Mathysen):** Thank you very much to our witnesses. We appreciate your being here.

I would like to suspend, please.

● (0955)

(Pause)

● (1000)

**The Vice-Chair (Ms. Irene Mathysen):** I would like to welcome everyone back to the 133rd meeting of the Standing Committee on the Status of Women.

I would also like to say thank you to our witnesses: Luce Bernier, Geneviève Tremblay-Racette, Monsieur Danis Prud'homme and Philippe Poirier-Monette.

We did not have time to complete questions, and I wonder whether the committee would like those witnesses to return for further questions.

**Mrs. Eva Nassif (Vimy, Lib.):** Yes, I would like them to come. I have both of them in my riding and I have questions to ask. Unfortunately we did not have time, so I would like us to invite them again if everybody agrees with me.

**The Vice-Chair (Ms. Irene Mathysen):** Is everyone in agreement?

**Some hon. members:** Agreed.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you. I will ask the clerk to see if they can return.

Now, for our second panel, we have, as individuals, Madame Catherine Twinn with us in the room; and Madame Madeleine Bélanger by video conference from Quebec. Also, from CARP, the Canadian Association for Retired Persons, we have Madame Wanda Morris and Madame Laura Kadowaki, both coming through video conference. Welcome.

Ms. Twinn, I believe you wanted to proceed with a video.

**Ms. Catherine Twinn (Lawyer, As an Individual):** Good morning, everyone. It's nice to meet you and it's nice to be here.

Yes, I have two very short videos that I think are important for committee members to see. I'm told now that the videos cannot be viewed unless they're in both languages. I don't know if the committee has any power to create an exemption. If so, I would ask that they please consider that. I think these two short videos are very important to the issue that the committee is studying.

● (1005)

**The Vice-Chair (Ms. Irene Mathysen):** Thank you very much. Do we have unanimous consent to see the English-only videos?

**Some hon. members:** Agreed.

**The Vice-Chair (Ms. Irene Mathysen):** Everyone is in agreement. Thank you.

I believe we'll need some time to set up the video. We'll suspend for a minute and give our technicians time to set up the video.

•(1005)

\_\_\_\_\_ (Pause) \_\_\_\_\_

•(1010)

**The Vice-Chair (Ms. Irene Mathysen):** I would like to begin with an opening statement. Ms. Morris, you have seven minutes, please.

**Ms. Wanda Morris (Chief Advocacy and Engagement Officer, West Coast, CARP):** Thank you.

My name is Wanda Morris. My colleague Laura Kadowaki and I are here to talk about women in poverty.

Our presentation is based on the document “The FACES of Canada's Seniors”, CARP's federal election platform. FACES stands for financial security, abuse prevention, caregiving and housing supports, exceptional health care and social inclusion. If you haven't seen it, you can download it at [carp.ca/faces](http://carp.ca/faces).

As well as our FACES document, we strongly endorse two reports that address these critical issues: that of the Older Women's Dialogue Project and the Centre for Elder Law, “We Are Not All the Same”; and that of Common Wealth and Ryerson University's National Institute on Ageing, “The Value of a Good Pension”.

In addressing the issue of senior women in poverty, we encourage the committee to consider strategies that address three goals: increasing retirement resources, protecting retirement resources and making retirement resources go further. All are necessary and complementary.

In terms of financial support for our poorest seniors, increase the GIS amount and, second, cut back on GIS clawbacks, particularly on the top-up. Clawbacks on the top-up are equivalent to a 75% rate of tax. This is unconscionable.

Increase the exempt amount for GIS beyond the current \$3,500 and expand it to cover not just earned income but also income from contracts, pensions and interest, and create a seniors index that recognizes the inflationary costs of goods and services purchased by seniors.

For those with some resources, help them to stretch them further by removing mandatory RRIF withdrawals, or indeed consider eliminating RRIFs altogether. Current RRIF withdrawal rates do not reflect safe rates of return or expected longevities.

Support deferred annuities. These are cost-effective forms of longevity insurance that are not currently viable due to ill-considered taxation policies.

Support group pensions and group TFSA pension-like arrangements for low-income workers. A retirement dollar invested in a typical retirement scheme yields \$1.70. That same dollar invested in a Canada model pension yields \$5.32, three times the amount of an individual going it alone.

Expand the CPP. The Canada Pension Plan Investment Board is a Canadian success story. Allow for individual contributions to take advantage of its strong returns and low costs.

Regarding financial literacy, among other critical pieces of information, seniors should know that they will often be better off by deferring both their CPP and OAS, while common practice today is for many to take their OAS at 65 and their CPP at 65 or even earlier.

Protect retirement resources, and protect corporate pensions. Bring Canada in line with the U.S. and the U.K. It is not right that pensioners from Nortel and Sears, in the U.S., had their pensions—

•(1015)

**The Vice-Chair (Ms. Irene Mathysen):** I'm sorry. Apparently our interpretation is not working properly.

Okay, go ahead.

**Ms. Wanda Morris:** Going back to protecting retirement resources, it's critical that pensioners be protected. It's not right that Nortel and Sears pensioners in the U.S. had their pensions virtually all protected, while Canadians, especially those outside of Ontario, lost significant parts of their retirement resources.

On the call for investor protections, Canada lags behind other OECD countries. We pay some of the highest investment costs in the world and have some of the fewest investor protections.

Finally, create a single complaints body for all financial issues, as is done in the U.K. Our fragmented system makes it incredibly difficult for seniors who have been wronged to seek and obtain financial restitution.

For more information, I refer you to CARP's submission on retirement security as part of the federal pension consultation.

Turning to abuse prevention, protect seniors by amending PIPEDA. This is the personal privacy protection legislation. Banks currently are precluded from protecting women, due to technical problems with the legislative wording. Review OAS and GIS eligibility for older immigrant women who have no financial support and are at risk of abuse by family members.

Turning to housing, make retirement resources go further by supporting innovative housing options for seniors, such as co-housing and home sharing. Address housing as a commodity. Widespread empty units should not coexist with low rental vacancy rates and high rent costs. Regulate Airbnb and other programs that take viable housing stock and rental stock out of the market and contribute to seniors homelessness.

Laura, I'll go over to you.

**Ms. Laura Kadowaki (Policy Researcher, West Coast, CARP):** For caregivers, many of whom we know are senior women, make retirement resources go further by making current non-refundable tax credits refundable, to ensure that our most financially vulnerable seniors, those without taxable income, can benefit.

Remove the requirement for employment insurance benefits that the care recipient be at significant risk of death, as physicians and family members in many cultures may be reluctant to label an individual as being close to death, which can preclude them from receiving the benefit.

Provide a caregiver allowance, a benefit paid to caregivers providing significant hours of care. Such programs are already offered by the Nova Scotia government and the governments of the U.K. and Australia.

Address the financial insecurity of low-income grandmothers caring for grandchildren, which is a particular issue in indigenous communities.

For exceptional health care, government needs to make retirement resources go further by investing in a national pharmacare program, as right now 8% of older Canadians are forgoing needed medications due to the cost.

**The Vice-Chair (Ms. Irene Mathyssen):** Thank you.

We are at the end of the seven minutes. Hopefully, you can finish your remarks during the questions.

I'd like to go to Madame Madeleine Bélanger, *s'il vous plaît*.

[Translation]

**Mrs. Madeleine Bélanger (As an Individual):** Madam Chair and committee members, thank you for giving me the opportunity to speak about my experience. That's what I was asked to do.

I was born in 1935 in Sainte-Anne-de-la-Pocatière, in the Lower St. Lawrence. I'm the eldest of a family of 16 children. I think that the modest environment where I grew up is similar to the environment of many women across the country. Above all, I want to identify the needs of the senior women who live near me.

I obtained my first teaching certificate at the age of 16. I say "first" because I obtained other certificates along the way. I completed a bachelor's degree in education, and I worked as a teacher for 35 years. I took a three-year break to work in the Catholic action diocesan services, a one-year break for my family and a one-year break to attend university. I have a daughter. We didn't plan to have only one child, but we expanded our family by welcoming four young refugees from Southeast Asia. They arrived in 1977, 1979 and 1981. Very early in my adult life, I was drawn to outside causes, in particular the plight of working children. In 1974, I signed the

federal charter incorporating an international aid organization whose mission is to help children in developing countries.

As you pointed out, age is a cruel leveller. It affects all women to varying degrees of intensity. They have essentially the same concerns and they must face the same challenges, whether they were teachers and wives at home, or professionals in a mission or on the labour market. However, the stress is different for women who live with their partners in this last season of life. It's also different for women who are financially secure. I heard the people who spoke before me talk about all the financial needs related to the situation of senior women. Obviously, it's also different for women who have a social network.

Senior women want to continue to share their wealth of life experience. They still need to be valued and consulted. They want to remain in touch with the public, social and community life around them. I'm fortunate to experience this reality. Yes, I consider myself lucky to still be active and engaged. My family and social networks don't have the overly protective attitude that involves organizing things for me. My children didn't try to "place" me in a residence when my husband died. My friends and family stepped up.

Our world moves fast. Institutions that focus on efficiency, performance and labour market demands often turn seniors into victims of their slowness and of the time it takes them to act, move around or understand the use of new technology. Just think about what's needed in order to understand how to use a bank machine.

There are the challenges faced by women who aren't financially independent, women who know nothing about managing a budget, women who are mothers of 30- or 40-year-old children with a disability or women who are exploited by their family and friends. There are also women who live in CHSLDs and who experience loneliness in the midst of a population of forgotten people such as them. I think that these are the major challenges, which are a reality for many people.

Since they must face alone a reality that seems too harsh, a number of senior women have chosen to live in establishments for seniors.

● (1020)

They would have preferred the assistance of a family member or friend, but who wants to leave their job to become a caregiver? It's difficult to obtain the caregiver status and it's very poorly paid. The status needs to be reviewed. On a social and human level, leaving people at home benefits everyone.

A real educational movement is needed so that the active society doesn't exclude senior women from its ranks and gives them the chance to experience everyday situations where people of all ages come together.

Right now, talking about old age security is an ideal plan, but it's only a plan. The programs and services for seniors provided by the government meet the needs of healthy and independent senior women who can freely move around and who are well supported. Senior women who are less agile also want to stay in their familiar environment. They want to be respected and they want to move around and continue to feel like full members of society. These desires are difficult to address, because they require much more money than the amount available.

Seniors who end up in establishments need—

● (1025)

**The Vice-Chair (Ms. Irene Mathysen):** Thank you, Ms. Bélanger.

[English]

I am so sorry, but we are at seven minutes. Hopefully you'll be able to continue during the question period and hear from our committee.

[Translation]

**Mrs. Madeleine Bélanger:** Thank you.

[English]

**The Vice-Chair (Ms. Irene Mathysen):** Now, we need to go to Ms. Twinn, but before we do, we have unanimous consent for Ms. Twinn to provide two videos.

Apparently, there is also a PowerPoint presentation in English only. Do we have unanimous consent to see the PowerPoint as well, or is it the committee's preference to see only the videos? I am in your hands.

Would you like to see the PowerPoint and the videos?

**Some hon. members:** Agreed.

**The Vice-Chair (Ms. Irene Mathysen):** Everyone is okay with that. Thank you.

Ms. Twinn, could you proceed, please?

**Ms. Catherine Twinn:** Thank you, Madam Chair.

There will not be time to go through the PowerPoint presentation, but I want to get to the videos very quickly. We won't be able to watch all of them. I was unaware of the seven-minute time allocation.

Let's start with the Eric Shirt video. He's from the Saddle Lake Cree Nation.

[Video presentation]

**Ms. Catherine Twinn:** I'm cutting that short. You have the point.

[Video presentation]

**Ms. Catherine Twinn:** I hope you have the opportunity to watch these videos in full length.

These are voices from the first nation community. There's a cultural continuity in the sense that first nations people have always lived in community.

One of my heroes is a man by the name of Wendell Berry, who wrote a lot of essays. In the book *Sex, Economy, Freedom, and Community*, he said the following about the role and power of community—and think about this in relation to indigenous women, including women 55 years of age and older, living on reserve:

● (1030)

Community alone, as principle and as fact, can raise the standards of local health (ecological, economic, social, and spiritual) without which the other two interests [public and private] will destroy each other.

With regard to community, I would say that the greatest challenges facing indigenous senior women 55 years of age and older are poverty, inequality, toxic stress from unhealed historic trauma that's been transmitted intergenerationally, adverse childhood experiences—and I'm sure you've heard of the ACE study—and trauma-based behaviours when that trauma isn't healed. "You hurt me; I hurt you. You attack me; I attack you." These are mimetic structures of violence that are very alive and very real, and frankly, they operate here in Ottawa. I was here last night, and I witnessed Jody Wilson-Raybould's testimony.

I would also say that in addition to those three—inequality, poverty, toxic stress—there's ongoing structural violence by the state, Canada's failure to ensure equal protection and equal benefit of the law for indigenous members, especially age-vulnerable women, and that includes senior women.

I'd like you to put up the slide of my stepdaughter, Deborah Serafinchon. Deborah is the daughter of my late husband, Walter Twinn, who was chief of the Sawridge First Nation and a senator. You see that she's in a wheelchair. She exemplifies "55 years of age and older". Both her mother and her father came from Sawridge First Nation, but because of the operation of the Indian Act, Deborah—

**The Vice-Chair (Ms. Irene Mathysen):** If you could conclude so we could have time for questions... I would like to give the committee the opportunity to pursue this further with you.

With the indulgence of the committee, if you could end there, we'll go to our questioners and hopefully you'll be able to expand on your remarks.

● (1035)

**Ms. Catherine Twinn:** I'll just say this in 8 seconds: Had she been born male, her status would have been different.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you.

We are limited in time, so we'll begin round one, for five minutes

**Ms. Sonia Sidhu:** Madam Chair, can they send the video to all of the members?

**Ms. Catherine Twinn:** Absolutely.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you. That's very kind.

We'll begin with Ms. Lambropoulos.

**Ms. Emmanuella Lambropoulos:** Thank you. I'll be sharing my time with Salma Zahid.

I'd like to give you the opportunity to take 30 seconds to finish up, if you would like. You said that if she had been born male, things would have been different. Would you like to talk about why? What did you mean by that?

**Ms. Catherine Twinn:** Despite the decision in the Descheneaux case that came out of Montreal, despite Bill S-3, which this Parliament passed, Deborah is still on the outside looking in. Had she been born male, she would have had full Indian status and full band membership; she would belong to her community.

Her life story was that she was scooped in the early 1960s into the child welfare system, and through operation of discriminatory law—law that's been declared discriminatory, which Parliament was told to fix and has not—she still suffers from that structural inequality. That deprives her of her belonging, identity and community support.

**Ms. Emmanuella Lambropoulos:** Thank you.

[*Translation*]

Ms. Bélanger, I'd also like to give you the opportunity to continue what you started.

I know that this isn't the case for you, but it may be the case for your friends and for other senior women whom you know. You said that once their husbands die, senior women have even more issues. Can you elaborate on those issues?

**Mrs. Madeleine Bélanger:** To whom are you speaking, Ms. Lambropoulos?

**Ms. Emmanuella Lambropoulos:** To you.

**Mrs. Madeleine Bélanger:** The women are often responsible for managing the entire house alone. Their husbands didn't prepare them for financial management. In terms of the legislation governing family or social life, the women must deal with the unknown if they hadn't been asked to get involved and participate. They must often deal with the unknown in terms of finances. I think that the issue stems from the fact that their husbands may not have asked them enough to get involved. On a social level, this way of preparing for life together must change. Of course, I'm talking much less about legislative requirements than social requirements.

**Ms. Emmanuella Lambropoulos:** It seems clear that the next generations and my generation will see greater gender equality in the way the house is run. However, how could we help women who are already in circumstances where it's too late to work together?

**Mrs. Madeleine Bélanger:** I think that we should listen to them. That's the most obvious issue that I've noticed. These women in need, who have no choice but to live in an establishment, feel as though they're losing their value as people. They feel diminished. I think that we need to listen to them. Many committees work well and do great things, but often only young people and well-meaning professionals sit on those committees. That said, we must take the time to listen to senior women. We must listen to women in establishments or CHSLDs, but also in their home and social environment. I'm thinking of the people from the Réseau FADOQ who spoke earlier, but whom I didn't have the chance to listen to. The network carries out a great deal of work when it comes to leisure activities, help with management and assistance with social responsibilities, for example. It's less obvious. I think that work

must be done, not only by the people themselves and their communities, but also by the authorities.

•(1040)

**Ms. Emmanuella Lambropoulos:** Thank you.

I'll give the rest of my speaking time to my colleague.

[*English*]

**The Vice-Chair (Ms. Irene Mathysen):** I'm sorry. We're at five minutes, but I thank you for your indulgence.

Now for five minutes we have Ms. Harder, please.

**Ms. Rachael Harder:** Thank you. I'll be splitting my time with my colleague.

My question goes to Ms. Twinn.

Ms. Twinn, thank you so much for being with us and for sharing the video clips. I look forward to watching them in whole. My question for you is with regard to indigenous women. You talked a lot about the need for growing up in a community and belonging. That was a really key word that you used, that need for "belonging".

Now, I think sometimes governments take it upon themselves to tell women what they should do with their lives, what career they should pursue, whether they should be stay-at-home moms or in fact enter into a career. Governments put policies in place that help direct women in the way the government thinks they should go.

But what I'm hearing from you is something very different: Women should have the freedom to choose their path, to chart their future, but they need overall structural policies put in place that will contend for equality of treatment and opportunity. Can you comment on that further?

**Ms. Catherine Twinn:** For a long time in this country, government policy, government practices and government laws have dictated to first nation communities on every level of human life, and the results have been catastrophic. Those have been driven by political interests, political agendas, not community interests and not human needs.

The problem is that today, as I see it, we have a shift to the other extreme, whereby the government has vacated the field when it comes to the rule of law and its application at a community level vis-à-vis fundamental human rights and freedoms. There's a balance that needs to be struck, and I believe that what government should be doing is supporting all communities, because indigenous communities are the miners' canaries that mark the shift from fresh air to poisonous gas.



I am a widow; I was widowed in 1997. What I heard the other witnesses speak to was that older women need the support of our healthy, functioning communities. In a first nation context, it's highly politicized, highly legalized, because Ottawa's policies are having a direct impact on the rule of law. You see that with respect to the First Nations Financial Transparency Act, because in 2015 we were not going to enforce that law. There's Charmaine Stick, who went to court and got a court order. It was upheld by the court of appeal, and she's still today being denied access to those finances.

What type of environment does that create within a community if there's no accountability and transparency of the leadership to the people they serve? It all turns on trust and affection, without which you don't have healthy, functioning communities. Communities, I would say, are essential to the raising of children, to the care of the elderly, to the support of the environment, to the protection of nature.

• (1045)

**Ms. Rachael Harder:** Thank you.

**The Vice-Chair (Ms. Irene Mathysen):** Ms. Leitch, you have one minute.

[*Translation*]

**Hon. K. Kellie Leitch:** Thank you.

Ms. Bélanger, my name is Kellie Leitch and I'm a surgeon. Thank you for your time today. I'll ask my question in English since my French is bad.

[*English*]

One of the issues that I think face senior women across the country is access to health care. You receive a lot of stories, I'm sure, in your day-to-day interactions with all the seniors you deal with.

Do they bring forward any stories with regard to challenges in health care access? To your point with respect to providing pensioner protections as well as financial protection.... Can you comment on

whether or not there are health care challenges? Once you have those stories, do you report them? Do you make them publicly available so that individuals like me and other members of Parliament may be able to act upon them and provide direction?

**The Vice-Chair (Ms. Irene Mathysen):** Thank you, Ms. Leitch. I'm very sorry, but we are at the end of our time here.

**Hon. K. Kellie Leitch:** Could I ask for consent from the committee just to hear a brief answer?

**The Vice-Chair (Ms. Irene Mathysen):** We have to vacate the room because time is up.

**Hon. K. Kellie Leitch:** My apologies, Madame Bélanger.

**The Vice-Chair (Ms. Irene Mathysen):** I would like to ask the committee whether we should invite the witnesses back so that we can in fact have the questions we would like to ask of them.

**Mrs. Eva Nassif:** Yes, I think we could invite the witnesses from both the first round and the second round, because most us, including Ms. Leitch and from our side also, didn't have the time to ask them questions. I think they have a lot to do with seniors and could tell us how we could advance senior women in Canada.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you.

Do I have agreement on asking witnesses back so we can ask questions?

**Some hon. members:** Agreed.

**The Vice-Chair (Ms. Irene Mathysen):** Thank you very much. I, too, would like to ask some questions and had no opportunity.

Thank you to our witnesses. You have been very patient and very kind. We look forward to hearing from you again in the very near future.

The meeting is adjourned.





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