

# **National Pensioners Federation**



## **Submission to the House of Commons, Status of Women Standing Committee, study of Abuse and Financial Vulnerability of Senior Women.**

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### **ABOUT US:**

The National Pensioners Federation (NPF) is a national, not-for-profit, non-partisan, and non-sectarian organization representing nearly one million members through national and provincial affiliates, seniors' clubs, and individual supporters across Canada. Our advocacy is devoted to protecting the welfare and social interests of older adults. Our mission is to stimulate public interest in the well-being of aging Canadians and to advance policies that support dignity, independence, and financial security.

We achieve this through education, collaboration, and advocacy on key issues including pensions, housing, health care, democracy, social programs, elder abuse, access to technology, and transportation.

**The National Pensioners Federation applauds your committee and the efforts reflected in witness testimony to advance meaningful policy implementation for constructive change for future generations.**

The NPF asks the Standing Committee on the Status of Women to commit to immediate action on four issues that would make both a practical and symbolic difference—and, in some cases, an immediate difference—in the lives of older women across Canada:

### **Recommendations – Representation for Older Persons**

1. Ensure unequivocal federal support for a United Nations Convention on the Rights of Older Persons;
2. Appoint a Federal Minister for Seniors without delay;
3. Support the appointment and funding of an independent Seniors' Advocate in every province and territory;
4. Conduct a comprehensive policy analysis to strengthen seniors' income supports.

#### **1) A United Nations Convention on the Rights of Older Persons**

Since 2020, the NPF has worked closely with the International Longevity Centre Canada (ILC-C) and the Canadian Coalition Against Ageism (CCAA) to support the development and implementation of a United Nations Convention on the Rights of Older Persons with global application.

Canadian government representatives must demonstrate leadership in advancing a rights-based system of social and financial supports that ensures dignity in aging. Significant efforts are needed to educate parliamentarians and senior officials—many of whom may not yet be familiar with the evidence base or the urgency of addressing systemic ageism and its disproportionate impact on older persons living in poverty.

#### **2) Establish a Ministry for Seniors**

It is clear that appointing a dedicated Minister for Seniors to lead and deliver on the “seniors file” makes sense for governments—federal, provincial, and territorial—provided the role is supported by a clear mandate, appropriate authority, and the necessary tools to deliver on policy objectives.

A Minister's office can coordinate efforts across departments, prioritize policies for this growing demographic, elevate seniors' issues at the Cabinet table, and communicate effectively with seniors and the public.

The preservation of institutional knowledge within a Department for Seniors would provide a strong policy foundation for the Minister and staff. As reflected in the testimony before this Committee, there is clear urgency for the appointment of a dedicated champion for seniors in Parliament.

#### **3) Establish a National Framework for Seniors' Advocates**

Across Canada, only four provinces have established independent Seniors' Advocates—offices that monitor and assess programs, receive complaints, conduct investigations, and report publicly on gaps and outcomes. These advocates play a critical role in ensuring that policies are not only well-designed, but that they are working in practice for those they are intended to serve.

As Canada's population ages—with older adults projected to represent nearly one quarter of the population within the next decade—the absence of consistent, independent advocacy across jurisdictions presents a growing risk.

The NPF has long called for the establishment of Seniors' Advocates in every province and territory, alongside stronger federal leadership. Independent advocates ensure accountability across government and industry, help seniors navigate complex systems, and bring forward evidence grounded in lived experience.

#### **4) Conduct a Comprehensive Policy Analysis**

In 2024, the Auditor General recommended that the Government of Canada conduct a comprehensive analysis of seniors' benefits to determine the actual level of financial support required. This work is essential, as current income supports are not grounded in a clear, evidence-based understanding of seniors' real cost of living.

At present, programs such as the Guaranteed Income Supplement (GIS) and enhancements to the Canada Pension Plan (CPP) are developed incrementally, often in response to fiscal or political considerations rather than a full assessment of seniors' economic realities. This piecemeal approach obscures a fundamental question: what income level is required for seniors to live with dignity in today's economy?

Low-income seniors—particularly older single women—are already demonstrating that existing supports fall short. Rising housing costs, gaps in coverage for essential health services (including dental care, vision care, hearing aids, and home support), and inflation in basic goods are forcing many to make unacceptable trade-offs between food, medication, and housing.

Recent and proposed improvements, while welcome, highlight the gap. A \$500 annual increase to the GIS for single seniors translates to roughly \$40 per month—an amount that does not meaningfully offset rising costs. Similarly, a 25% increase to CPP/QPP survivor benefits addresses only one dimension of income loss and does not account for the broader and sustained decline in financial security following the loss of a spouse.

#### **Establishing a Minister for Seniors, implementing Seniors' Advocates across jurisdictions, and undertaking a full review of seniors' benefits would:**

- Establish a clear, regionally sensitive benchmark for the income required to age with dignity in Canada;
- Identify systemic gaps, particularly for vulnerable groups such as single seniors, renters, and those without workplace pensions;
- Enable governments to design supports that are adequate, targeted, and sustainable, rather than incremental and reactive.

Without rigorous, data-driven policy analysis, there is a real risk that these measures—though positive—will remain symbolic rather than transformative.

This is not simply a technical exercise—it is a matter of public accountability. Canadians have a right to expect that income security programs for seniors are evidence-based, reflective of real-world costs, and effective in achieving their intended purpose.