

UN OEWGA Submission: Substantive Input on the Focus Area of Economic Security

12th Session for the UN Open-Ended Working Group on Ageing

Submitted by: SE Health

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Guiding Question for Submission: What are challenges faced by older persons living in poverty, including the impact of intersectional discrimination and inequality based on age, gender and other grounds?

SE Health supports the need for a convention in Canada that protects the human rights of older persons. We urge the Canadian federal government to make this a priority in its new mandate.

Economic security is a key social determinant of health. Economic security allows older adults to have agency over their lives and affects their ability to live with dignity and independence.^{1, 2}

Although the percentage of seniors (65+) living in poverty remains low (~5%), older persons are more likely to live close to the poverty line (within 10% of the poverty line) than other populations in Canada.³ *“The proportion of seniors living beneath the Low Income Measure (LIM), a common measure of poverty, has risen dramatically from 4.7% in 2000 to 12.1% in 2017. For seniors living alone, the percentage living in poverty increased from 12.1 to 30.5% over this same period and living alone is three times more prevalent among female seniors than male seniors.”*⁴ This is concerning as poverty and health status are intricately linked.^{5, 6}

The intersection of poverty, age and gender means that women are more likely to experience poverty in Canada than men.⁷ This is partly explained by the 26% pension gap between men and women.⁸ More women than men participate in part-time paid work with little to no benefits.⁹

¹ [Time for action: Advancing human rights for older Ontarians | Ontario Human Rights Commission \(ohrc.on.ca\)](https://ohrc.on.ca/);

² ["Living Below the Line: Economic Insecurity and Older Americans, Insecu" by Jan Mutchler, Yang Li et al. \(umb.edu\)](https://umb.edu/)

³ [Understanding Systems: The 2021 report of the National Advisory Council on Poverty - Canada.ca](https://www150.com/~/media/Files/2021/04/Understanding-Systems-The-2021-report-of-the-National-Advisory-Council-on-Poverty-Canada.pdf)

⁴ [Poverty and food insecurity of older adults living in social housing in Ontario: a cross-sectional study | BMC Public Health | Full Text \(biomedcentral.com\)](https://www.biomedcentral.com/fulltext/10.1186/s12916-021-02000-0)

⁵ ["Living Below the Line: Economic Insecurity and Older Americans, Insecu" by Jan Mutchler, Yang Li et al. \(umb.edu\)](https://umb.edu/)

⁶ [Understanding Systems: The 2021 report of the National Advisory Council on Poverty - Canada.ca](https://www150.com/~/media/Files/2021/04/Understanding-Systems-The-2021-report-of-the-National-Advisory-Council-on-Poverty-Canada.pdf)

⁷ [Canada needs a national aging strategy that includes older women | The Star](https://www.thestar.com/news/canada/2021/02/22/canada-needs-a-national-aging-strategy-that-includes-older-women.html)

⁸ [Canada needs a national aging strategy that includes older women | The Star](https://www.thestar.com/news/canada/2021/02/22/canada-needs-a-national-aging-strategy-that-includes-older-women.html)

⁹ [Senior Women \(statcan.gc.ca\)](https://www150.com/~/media/Files/2021/04/Senior-Women.pdf)

Some key challenges that older people face living near the poverty line (especially women) include a lack of affordable and adequate housing, caregiver burden and lack of affordable health and social care options.

Housing

Housing is a major social determinant of health. Historically, older adults' only options were long term care facilities or state institutions. New housing models being implemented in Canada and internationally are striving to solve the housing problem for low and middle-income seniors; however we strongly urge the Canadian government to fund affordable housing with older adults in mind. SE Health recently partnered with other organizations on a project dedicated to promoting new models of affordable and appropriate housing for older Canadians, called "*Building with Mission*". *Building with Mission* encourages organizations to build new housing projects that provide an age-friendly built environment, a supportive non-built / experiential environment, and an affordable financial environment. Many older persons live in homes that may be unsafe and not suitable for healthy aging; and don't have access to affordable alternatives that meet their needs.¹⁰ Affordable housing solutions for older adults needs to be a priority for the Canadian government.

Caregiving

Women are economically disadvantaged as caregiving often falls to them. As caregivers, women may not have a reliable income, benefits or participate in a pension plan. Although there are a few tax exemptions for caregivers¹¹, the current model should be reframed to provide more financial support. Typically, women are left to live alone and are less likely to have people to care for them.¹²

Access to Affordable Care

Living close to the poverty line translates into a lack of access to affordable care options that would allow older adults to remain in the community. Older adults with low incomes are less likely to be physically active, less likely to access health services, and are more likely to develop unhealthy behaviors, which results in higher healthcare costs.¹³ While many of these seniors are not technically "impoverished," they still struggle to live economically and are at risk of becoming impoverished, particularly if they have higher health care expenses due to illness, disability, or if they are faced with an unexpected expense. These seniors are largely unseen and are missed by many public policies that only target seniors who fall below the poverty line. Canada's public healthcare system does not cover many essential health services that seniors rely on.¹⁴ "*These include home support, residential care, prescription medications, community mental health, vision and dental care. Out-of-pocket health care costs are rising. A 2015 survey administered by the Office of the Seniors Advocate in BC found that 65 per cent of seniors with a low income (less than \$30,000 per year) did not have an extended medical benefit plan, compared to 40 per cent of middle-income.*"¹⁵

¹⁰ [Four Scenarios For the Future of Housing, Health & Aging in Canada — Building With Mission](#)

¹¹ [Canada caregiver credit - Canada.ca](#)

¹² Gendered ageism: addressing discrimination based on age and sex. Women's Age Lab, 2021.

¹³ [Poverty and food insecurity of older adults living in social housing in Ontario: a cross-sectional study | BMC Public Health | Full Text \(biomedcentral.com\)](#)

¹⁴ [ccpa-bc_seniors-inequality.pdf \(policyalternatives.ca\)](#)

¹⁵ [ccpa-bc_seniors-inequality.pdf \(policyalternatives.ca\)](#)

Discussion

Although Canada has made many strides towards providing more financial security to seniors, more needs to be done to keep our aging population out of poverty, especially for older women. Currently, strategies that are helping combat poverty in older adults is *“increased funding for housing through the Canada Housing Benefit and Reaching Home, increasing Old Age Security benefits for seniors aged 75 and older, and developing a new disability benefit.”*¹⁶

Some additional strategies recommended by NACA include *“case management to help people navigate the complicated system of benefits; avoiding one-size-fits-all solutions for program design and service delivery (e.g. offer multiple access points and service delivery mechanisms and offer flexible eligibility with gradual cut-offs); educating people, including seniors, to help them understand the process of applying for benefits to which they are entitled.”*¹⁷

In addition to these suggestions, we urge the Canadian government to develop a national strategy – with tailored interventions for women -- to ensure that policies are in place to help older persons achieve and maintain economic security, a basic human right.

SE Health is a co-lead on a national initiative, **COURAGE: Action for Better Aging** initiative.¹⁸ Our coalition of changemakers from multiple sectors and older adults are creating a roadmap of policies and working with government to reimagine aging while enabling older adults to have the supports needed to live at home and in the community.

We strongly urge and encourage the Canadian government to prioritize and support a convention that recognizes the human rights of the older person and developing a cohesive approach to addressing the challenges that older people face. We look forward to working with all levels of government to support this endeavor.

¹⁶ [Understanding Systems: The 2021 report of the National Advisory Council on Poverty - Canada.ca](#)

¹⁷ [Understanding Systems: The 2021 report of the National Advisory Council on Poverty - Canada.ca](#)

¹⁸ [Courage: Action for Better Aging](#)