

YOUR WORDS ARE WORTH SOMETHING

Identifying Barriers to the Well Being of Older Women



United Way
Lower Mainland
Community Partner



WHY GENDER MATTERS

Recently there has been much discussion in Canada of how our population is aging. However, there has been little attention to the experiences of older women. This is true even though we know:

- » Women live longer than men;
- » A lot of older women in our communities are surviving on very low incomes; and
- » Women continue to experience discrimination and inequality throughout their lives.

There is a need to understand better the experiences of older women, so we can develop law reform and policy solutions that address the pressing barriers to their well being.

“Because I am a woman of a certain age does not mean I have no value.”

WHAT ARE THE BARRIERS TO QUALITY OF LIFE FOR OLDER WOMEN?

In 2012-2013 the Canadian Centre for Elder Law (CCEL) and the West Coast Women's Legal Education and Action Fund met with older women living in the Vancouver Lower Mainland. The goal was to identify:

- » Barriers to well being and quality of life for older women;
- » Strategies for addressing these problems—by changing laws or policies, or through education.

With the generous assistance of local community organizations, we held 22 consultation events in 9 different languages (English, Mandarin, Cantonese, Spanish, Punjabi, Farsi, Dari, Polish and Russian). We met with 314 women, hearing from women in their 50s, 60s, 70s and 80s.



We asked women about barriers to well being connected to:

- » Poor treatment and discrimination;
- » Income security, poverty and pensions;
- » Legal systems;
- » Family dynamics;
- » Personal safety and abuse;
- » Housing; and
- » Immigration.

Women talked about their experiences, pointing to both problems and solutions. Poverty and fear of poverty was one of the most common urgent issues women shared. Women’s stories highlighted the following pressing barriers to quality of life:

SUMMARY OF KEY PRESSING ISSUES

INCOME SECURITY, PENSIONS AND POVERTY

“Why is this happening? Why are the pensions for women so much lower? Why are there not systems in place to replace the fact we didn’t earn the income? It is time for us to speak up.”

- » Poverty—older women are struggling to survive on low incomes
- » Health and disability issues limit mobility, but women can’t afford transportation
- » Many women cannot afford health care, medication and dental care
- » Women need access to better information on pension rights
- » Women on CPP Disability who have custody of a grandchild lose entitlement to the CPP child benefit when they turn 65
- » Age 50-65 can be a difficult time: women are aging but too young to access many free services

HOUSING INSECURITY AND HOMELESSNESS

“The rents are so high. We need affordable housing.”

- » Housing costs are very high, and rent consumes most of women’s incomes
- » Women live in unsafe, inappropriate housing because they cannot afford decent housing
- » Women find the BC Housing application process confusing and feel ignored or treated unfairly



WORK AND THE IMPACT OF CAREGIVING ACROSS THE LIFE COURSE

- » Older women experience challenges caring for loved ones and for themselves
- » Older women's incomes are low partly because caregiving limits their ability to work
- » Many older women desire to work but encounter barriers to staying in the workforce, including discrimination.
- » Older women worry: how they will pay for end of life care? Who will care for them?

"I live with my family and continue to give mothering to everyone."

FAMILY DYNAMICS AND VULNERABILITY LINKED TO IMMIGRATION

- » Many women immigrate through family sponsorship, but encounter unanticipated changes in their children's lives, or their own health, that cause hardship
- » Immigration has a significant, lasting impact on women's lives
- » Women experience greater poverty and risk of abuse because they cannot access certain publicly funded programs as sponsored immigrants
- » Separation from family, especially adult children, is very painful

"When I came here I realized what it means to be a non status woman."

SAFETY AND FREEDOM FROM ABUSE

"There are many hidden problems here and the women don't know how to manage."

- » Some older women experience bullying or a chronic lack of respect
- » For older women it can be especially difficult to leave an abusive situation
- » Many women experience pressure to buy health insurance plans of limited value to them, or other products they did not want
- » Many women experience financial abuse and controlling behaviour by family
- » Older women experience significant pressure to sign powers of attorney, but fear lack of oversight over how their money is managed
- » Some older women feel their communities are not safe
- » Older women can lose contact with grandchildren due to elder abuse and family conflict



ACCESS TO JUSTICE AND INFORMATION

“The legal system is slow, confusing and unaffordable.”

- » Many women need information on rights or options for maintaining relationships with grandchildren
- » Women cannot get legal aid when they need it, and many find the legal system confusing
- » Women with limited English fluency have difficulty accessing information
- » Many communities stress a need for clear, plain language material on their rights
- » Many older women say health care providers treat them poorly
- » The new mandatory testing for adults over age 80 is being enforced in an insensitive and ageist manner
- » Income assistance staff can be uncompassionate and cruel

STRATEGIES FOR CHANGE



The CCEL has identified the following strategies to address the above problems women identified:

INCOME SECURITY, PENSIONS AND POVERTY



- » Study and address the gendered causes of poverty amongst older women
- » Raise income assistance and old age security rates
- » Take back plans to raise old age security eligibility age over age 65
- » Increase financial supports for grandparents raising grandchildren
- » Amend the Canada Pension Plan Act Child Benefit Provisions so older women with disabilities who have custody of grandchildren do not lose the child benefit when they turn 65
- » Improve access to health care, medication, and dental care for older women

HOUSING INSECURITY AND HOMELESSNESS

- » Develop an Affordable Housing Strategy with attention to the needs of older women
- » Improve Service by BC Housing

WORK AND THE IMPACT OF CAREGIVING ACROSS THE LIFE COURSE

- » Amend the Canada Pension Plan Act to recognize unpaid caregiving—including a drop-out provision parallel to the Child-Rearing Provision that would be applicable to all years of full-time family caregiving



- » Develop a childcare strategy to reduce pressure on older women to provide childcare
- » Enhance supports to older woman caregivers

FAMILY DYNAMICS AND VULNERABILITY LINKED TO IMMIGRATION

- » Enhance access to information on issues such as domestic violence and financial abuse at the time of immigration
- » Enhance supports to older women sponsored immigrants
- » Educate immigration sponsors on their responsibilities to dependent older family members, including their responsibility to ensure elders they sponsor receive adequate health treatment and medication, are protected from abuse, and are not pressured to provide excessive help with housework and childcare

SAFETY AND FREEDOM FROM ABUSE

- » Offer older women strategies and support for dealing with bullying
- » Improve access to public services for sponsored immigrants
- » Address systemic abuse of older women, including poor treatment by government offices
- » Develop a strategy for supporting older women leaving abusive relationships

ACCESS TO JUSTICE AND INFORMATION

- » Ensure public education strategies include access to in-person legal advocacy in appropriate languages
- » Educate older women about rights and options as grandmothers
- » Improve access to legal assistance and advice, including legal aid



- » Address age discrimination in the workplace and barriers to employment for older women:
- » Develop an awareness campaign regarding accessibility seating on public transit
- » Improve treatment of older women at welfare offices

NEXT STEPS: SHARING IS NOT ENOUGH

“We want action.”

In spite of the emphasis on problems and barriers, throughout this project older women demonstrated strength, resilience, resourcefulness and optimism. Older women participated in this project to share their knowledge and contribute to change. They have many ideas for how to improve laws and policy.

We are excited to continue to work with older women to advance law and policy ideas that empower, strengthen and improve quality of life for older women and their communities. Follow the website for updates on the project.



WHAT CAN YOU DO?

Here are some ways you can take action to support older women in your community:

- » Many older women feel invisible and ignored. Listen to, notice and respect older women in your communities and in your family. Older women have much wisdom to share.
- » Many older women in our communities work very hard as mothers, grandmothers, sisters, concerned neighbours and volunteers. Be sure you are not taking advantage of the generosity of older women in your communities and families. Make sure older women have realistic options and real freedom to choose whether or not to help.
- » Older women have difficulty accessing affordable services, such as dental care or legal advice—Consider volunteering your professional services to older women through a local organization.
- » Is your local government addressing older women’s concerns? Call for action on the recommendations outlined in this report.
- » Is your organization or business welcoming to older women and responsive to their concerns? Conduct an audit of your services and practices, and make sure your agency is addressing the experiences and needs of older women.
- » Do you work in policy or law? Ensure your review of policies and laws explores the specific impacts on older women. Move forward initiatives to address gaps in legislation and policy where the experiences of older women are ignored.
- » Are you passionate about any of the issues discussed in this publication? Write your local, provincial or federal government and ask them to take immediate action on a pressing issue impacting older women.
- » Do you work or volunteer for social or community services? Educate yourself about the experiences of older women so you can deliver enhanced services.



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*This brochure is a brief summary of the full report of year 1 of
The Older Women's Dialogue Project (Your Words are Worth Something).
Also available in English, French, Spanish, Dari, Farsi, Russian, Punjabi,
Polish, and Chinese (Traditional & Simplified)*

To view the full report and learn more about this project, go to:

<http://www.bcli.org/ccel/projects/older-women-dialogue-project>