

Submission to the Standing Committee on the Status of Women

RE: Study on the Abuse and Financial Vulnerability of Senior Women

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## Introduction

The National Institute on Ageing (NIA) appreciates the opportunity to make submissions to the House of Commons Standing Committee on the Status of Women as part of its study of financial vulnerability and abuse of older women in Canada.

Founded in 2016, the NIA is a research and policy institute housed at Toronto Metropolitan University with a mission to improve the lives of older adults and the systems that support them. Over the past 10 years, the NIA has become Canada's leading voice on ageing policy. Our vision remains clear: a Canada where older adults feel valued, included, supported and better prepared to age with confidence.

Due to longer life expectancies, there are 600,000 more women aged 50 and older in Canada today than men.<sup>1</sup> Despite this, inequalities remain.

In partnership with the International Longevity Centre Canada and with funding from Women and Gender Equality Canada (WAGE), the NIA analyzed findings from its 2025 Ageing in Canada Survey to understand the gendered dimensions of ageing. This survey reflects 6,000 responses from Canadians aged 50 years and older living in every province and territory.

The findings are stark. Older women were more likely to experience inadequate income compared to older men (24% vs. 19% respectively), and had higher rates of material deprivation (23% vs. 16%). Only one quarter of older women indicated they could afford to retire, compared to one third of older men.

These financial vulnerabilities do not happen in a vacuum. Older women are at higher risk of financial vulnerability due to systemic economic disadvantages, brought about by longer life expectancy,<sup>2</sup> persistent gender pay gaps, and career interruptions related to unpaid caregiving, leaving many to carry the baggage of economic insecurity into older age.<sup>3</sup> As a result, many women enter older age with lower lifetime earnings and reduced pension contributions, leaving them more likely to be financially insecure and dependent on others in later life.<sup>4</sup>

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<sup>1</sup> Statistics Canada, *Population Estimates on July 1 by Age and Gender* (July 2026), online: Government of Canada <<https://www150.statcan.gc.ca/n1/daily-quotidien/250924/dq250924a-eng.htm>>

<sup>2</sup> Statistics Canada, *Health-adjusted life expectancy in Canada* (18 April 2018), online: Government of Canada <<https://www150.statcan.gc.ca/n1/pub/82-003-x/2018004/article/54950-eng.htm>>.

<sup>3</sup> Statistics Canada, *The poverty rate and low-income situation of older persons in Canada: An intersectional analysis* (4 December 2024), online: Government of Canada <<https://www150.statcan.gc.ca/n1/pub/45-20-0002/452000022024002-eng.htm>>

<sup>4</sup> Dr Bolu Olaniru, *Invisible Risks: Addressing Abuse and Financial Vulnerability Among Senior Women in Canada* (Submission to the House of Commons Committee Study, House of Commons Standing Committee on the Status of Women, 2026) at 1, para. 5.

Due to life events such as widowhood, older women are also almost twice as likely to live alone than older men (35.7% vs 19.1% respectively),<sup>5</sup> which is a risk factor for social isolation.

Social isolation, which refers to one's breadth of social connections, has significant and well-documented harms. For older women, these harms can be especially acute since isolation can accelerate physical decline, worsen mental health, and reduce access to help. Social isolation and exclusion are also associated with anxiety, dementia, depression, cognitive decline, and even premature mortality.<sup>6</sup> Financial vulnerability compounds this risk. According to the NIA's survey, 53% of older women who report inadequate income were at high risk for social isolation, compared to 37% among women with adequate income.

When coupled with financial insecurity, social isolation and loneliness can also increase the risk of abuse. Socially isolated and financially insecure older adults have fewer opportunities to seek help or disclose concerns, while older women may also hesitate to report abuse because of fear of retaliation, emotional attachment, or concern about losing essential caregiving support.

Economic abuse often arises within dependency relationships and can deprive older adults of financial autonomy including over their finances, and diminished independence and access to essential supports.<sup>7</sup> Coercive control of older adults is often exercised through economic abuse and forced isolation, frequently by relatives or informal caregivers. Perpetrators of coercive control often employ isolation tactics to increase the victims' financial, emotional and physical dependence.<sup>8</sup>

Altogether, these factors compound vulnerability, increasing both financial insecurity and the risk of abuse while making it more difficult to seek support or exit harmful situations.

## Recommendations

### 1. Reduce financial vulnerability among older women

The federal government should prioritize income security across the life course. Efforts made to close the gender wage gap have not yet been fully realized, and the ramifications continue to be felt in the retirement income landscape for older women.

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<sup>5</sup> Employment and Social Development Canada, *Seniors* (December 2024), online (pdf): Government of Canada <<https://www.canada.ca/content/dam/esdc-edsc/documents/corporate/reports/esdc-transition-binders/2024-december-transition-binder-thompson/8-seniors-en.pdf>>.

<sup>6</sup> National Institute on Aging, *Loneliness and Social Isolation: Tips for Staying Connected* (11 July 2024), online: Government of the United States <<https://www.nia.nih.gov/health/loneliness-and-social-isolation/loneliness-and-social-isolation-tips-staying-connected>>.

<sup>7</sup> Dr Bolu Olaniru, *Invisible Risks: Addressing Abuse and Financial Vulnerability Among Senior Women in Canada* (Submission to the House of Commons Committee Study, House of Commons Standing Committee on the Status of Women, 2026) at 2 para. 2-3.

<sup>8</sup> National Institute on Ageing, *Submission to the House of Commons Standing Committee on Justice and Human Rights for its Study of Bill C-16, An Act to Amend Certain Acts in Relation to Criminal and Correctional Matters* (25 February 2026), online (pdf): National Institute on Ageing <[https://niageing.ca/wp-content/uploads/2026/02/February-25-2026\\_National-Institute-on-Ageing-Submission-to-JUST-for-its-Study-of-Bill-C-16\\_Government-Submission.pdf](https://niageing.ca/wp-content/uploads/2026/02/February-25-2026_National-Institute-on-Ageing-Submission-to-JUST-for-its-Study-of-Bill-C-16_Government-Submission.pdf)>.

Ensuring low-income older women have access to adequate income support as they age is an essential step to reduce material deprivation and financial insecurity in later life.

One concrete option is the NIA's proposed [Pension Delay Guarantee \(PDG\)](#).<sup>9</sup> Many Canadians claim their CPP early out of fear that they will die before benefiting from delaying their benefits. The PDG would address that concern by reimbursing an estate, in the case of early death, the difference between the CPP benefits actually received and what would have been received had benefits been claimed at age 60. The NIA's modelling indicates that millions of low- to middle-income households could afford to delay CPP benefits, increasing lifetime retirement income by \$100,000 for the average Canadian. Women stand to benefit the most because they live longer, outlive their spouses, and have fewer personal savings.

## **2. Implement frameworks for identifying and responding to abuse.**

The government is already considering two important initiatives that would further combat economic abuse among older women. In our submission on the proposed [Code of Conduct for the Prevention of Economic Abuse](#) we recommended training, early identification tools, and protective mechanisms be embedded within a binding framework for financial institutions.<sup>10</sup>

The Committee on Justice and Human Rights is currently considering Bill C-16, the Protecting Victims Act, which would create a criminal offence covering coercive control – a move we fully support, but along with members of the Elder Justice Coalition, [we recommend](#) broadening the scope of the bill beyond intimate partners, to include relatives and informal caregivers who are often the perpetrators of coercive control in the context of older adults.<sup>11</sup>

We further recommend law enforcement officers should receive mandatory training on economic abuse and coercive control to ensure that older adults, and women in particular, feel supported and empowered to report abuse. Together these measures would strengthen institutional capacities to prevent and respond in a consistent and coordinated manner.

## **3. Invest in awareness and education to prevent abuse**

Canada should implement a national education and awareness campaign on elder financial abuse, fraud, coercive control, and technology based abuse. These campaigns should be developed with the aim of being accessible; use plain language, be available in multiple languages, and be delivered through trusted institutions and community

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<sup>9</sup> National Institute on Ageing, *Policy Implementation Brief: Pension Delay Guarantee* (January 2026), online: [https://niageing.ca/wp-content/uploads/2026/01/January-29-2026\\_Pension-Delay-Guarantee\\_Policy-Implementation-Brief.pdf](https://niageing.ca/wp-content/uploads/2026/01/January-29-2026_Pension-Delay-Guarantee_Policy-Implementation-Brief.pdf)

<sup>10</sup> National Institute on Ageing, *Submission to the Standing Committee on Justice and Human Rights of the House of Commons* (February 2026), online: [https://niageing.ca/wp-content/uploads/2026/02/February-25-2026\\_National-Institute-on-Ageing-Submission-to-JUST-for-its-Study-of-Bill-C-16\\_Government-Submission.pdf](https://niageing.ca/wp-content/uploads/2026/02/February-25-2026_National-Institute-on-Ageing-Submission-to-JUST-for-its-Study-of-Bill-C-16_Government-Submission.pdf)

<sup>11</sup> National Institute on Ageing, *Submission to Finance Canada RE: Code of Conduct for the Prevention of Economic Abuse - Request for Feedback* (March 2026), online: [https://niageing.ca/wp-content/uploads/2026/03/031826\\_Code-of-Conduct-for-the-Prevention-of-Economic-Abuse\\_Report.pdf](https://niageing.ca/wp-content/uploads/2026/03/031826_Code-of-Conduct-for-the-Prevention-of-Economic-Abuse_Report.pdf)

organizations to reach older women.<sup>12</sup> International jurisdictions have implemented similar awareness campaigns to improve recognition of abuse and coercive control, including New South Wales<sup>13</sup> and the United Kingdom.<sup>14</sup> Integration between social services, financial institutions, community organizations and coordination across levels of government is critical to ensure these initiatives are effective.

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<sup>12</sup> Olaniru, *Invisible Risks*, supra note 8 at 1-2.

<sup>13</sup> New South Wales, Department of Communities and Justice, *Coercive Control Awareness Campaigns to Reach More People in Diverse Communities* (4 May 2025), online: Government of New South Wales <<https://dcj.nsw.gov.au/news-and-media/media-releases/2025/coercive-control-awareness-campaigns-to-reach-more-people-in-div.html>>.

<sup>14</sup> UK SAYS NO MORE, *Safe Spaces Campaign* (7 January 2026), online: UK SAYS NO MORE <<https://uksaysnomore.org/safe-spaces-campaign/>>.