

This copy is for your personal non-commercial use only. To order presentation-ready copies of Toronto Star content for distribution to colleagues, clients or customers, or inquire about permissions/licensing, please go to: www.TorontoStarReprints.com


THE THIRD ACT

Older women in Canada are facing a heavy burden of poverty. A new plan could be a start

Long overlooked, the impoverishment of women in their later years is highlighted in the five-year strategic plan released by federal CIHR Institute of Aging.

By **Moira Welsh** Staff Reporter

Tue., April 4, 2023 | 8 min. read

 Article was updated 16 mins ago

JOIN THE CONVERSATION 47

Canada needs to start paying attention — quickly — to the poverty and precarious housing crisis its aging population will face, especially among older women.

Long overlooked, the impoverishment of women in their later years is highlighted in the five-year [strategic plan](#) released last week by the federal CIHR Institute of Aging, which one scientist says must lead to a new focus on the issue that diminishes the final decades of life.

“Poverty has a very negative impact on health, and women in particular are more likely to experience it,” said Dr. Paula Rochon, a geriatrician, senior scientist at Women’s College Research Institute and chair of the Institute of Aging advisory board. “People don’t often think about the implications, but it’s very, very important. We have to talk about it.”

[A recent Star story detailed the struggle of older women living in a modern version of elder destitution.](#)



Vrbo
by vrbo.com

[Book Now](#)



More than seven million Canadians — 19 per cent — are 65 and older, and by 2046, the number who have hit their 85th birthday is expected to triple to 2.5 million from 861,000 in 2021.

The strategic plan, called “Reframing Aging,” is meant to sharpen the focus of government policy and independent research projects funded by the Institute of Aging. It is one of 13 organizations within the federal government’s Canadian Institutes of Health Research (CIHR). In 2021-22, CIHR invested \$1.3 billion in research grants and awards throughout all of its institutes.

Overall, the plan highlights a wide range of health-related issues for seniors that need new research, including options to age in the “right” place; chronic-disease prevention; the long-term impacts of COVID-19 and greater community access to primary care (which includes a mix of doctors, nurses, social workers, pharmacists or physiotherapists).

“We know that women are living longer than men and that they are more likely to suffer from social isolation,” Kamal Khera, Canada’s minister of seniors, said in a recent statement to the Star, adding that the government has increased Old Age Security and the Guaranteed Income Supplement (for low-income seniors).

Jane Rylett, the scientific director of the CIHR Institute of Aging, said its 2023-28 strategy was shaped by 2,100 responses to online surveys, virtual town halls and workshops, along with input from health experts and older adults on the institute’s advisory boards.

The plan identifies priority areas for the institute’s funding of outside research. It does not conduct its own studies. The institute’s website says it was created to “advance training, research and knowledge mobilization to maintain and improve the health and wellbeing of all Canadians as they age.”

Academics, doctors or scientists from universities or other organizations are among those who compete for grants but, Rylett said, the strategy is also aimed at policymakers, health-care professionals, associations and older adults, including caregivers.

“There is a need for our society and our communities to understand the value of older people,” said Rylett, who is also a scientist in the Molecular Medicine Research Laboratories at Robarts Research Institute.

“It’s really about embracing age and embracing *aging* and showing that older adults are a critical part of our community who have an enormous amount to offer.”



The ‘gender pension gap’

While many older men struggle with housing costs, 21 per cent of Canadian women over 75 are at risk of living on a low income compared to 13.9 per cent of men, according to the Ontario government’s Pay Equity Office.

Retirement income — including public and private pensions — for Canadian women over age 65 is nearly 22 per cent lower than the men in their demographic, according to a 2021 report by the Organisation for Economic Co-operation and Development.

As a result of time spent out of the workforce while raising children, many women end up with a smaller Canada Pension Plan, although Khera said the government now gives some credit for time spent at home. Still, many experience what is known as the “gender pension gap,” the difference in retirement income between women and men.

In their later years, many women live alone, struggle financially and, with little money for social outings, suffer from loneliness, which can lead to a significant decline in health, including heart disease and dementia.

Statistics Canada measured the living arrangements of Canadians over 65 and — based on 2021 census numbers — found that 32 per cent (1,123,435) of women live alone while for men it’s 18.7 per cent (575,545). The percentage of singles increases after age 75 when 41 per cent of women (590,840) and 20 per cent of men (236,785) live alone.

Laura Tamblyn Watts, a lawyer and CEO of CanAge, a national seniors advocacy group, says the recognition of older women in the institute's plan is significant.

"I think it's really important that we are seeing an emphasis in the strategic plan about the gender impact of aging," Tamblyn Watts said. It could have a "significant" impact, she added, given the institute's role in supporting the development of new studies and attracting new researchers.

"This is the strongest statement that I have seen coming out of the institute or for that matter, other research funders about the importance and prioritization of looking at gender and aging together."

Still, Canada is lagging when it comes to solutions that will help older adults avoid poverty and isolation, she said.

"What we know is we need better and more creative housing and financial solutions that are less prejudiced against women and less prejudiced against solo people."

New housing solutions needed

Dr. Samir Sinha, who sits on the Institute of Aging advisory board, said the fact that many older women are living in poverty shows the need for new research on innovative housing, such as co-operatives, co-owning or home sharing.

"When we start realizing that, as women age, they're more likely to age in poverty with basic issues of access to affordable housing, so we need to research and understand the optimal models of housing that could allow more older women to age in the right place," said Sinha, director of geriatrics at Sinai Health and University Health Network.

"It's important to have a research strategy that reflects our aging population and doesn't neglect issues like gendered ageism and the fact that there are gender differences," said Sinha, who is also director of health policy research at the National Institute on Ageing at Toronto Metropolitan University.

"Aging is complex and unless we look at it in a comprehensive way we're going to miss key insights."

High Park renter Sheilagh Hagens, 80, recently told the Star she tried to find an affordable bachelor apartment in the nearby Swansea co-op, but the wait list is years long. Now, she is living in a 216-square-foot privately owned basement apartment, spending over \$400 a month more than her budget allows.

Many co-ops were built by government social housing programs in the 1970s and 1980s for people on moderate or low incomes and are controlled by their "members" and not a landlord, according to the Co-operative Housing Federation of Canada (CHF Canada), which supports co-op development. (Equity co-ops are a separate model, sold privately for prices that are comparatively lower than condos.)

The role of housing co-ops

A 2022 [study](#) commissioned by the CHF Canada and other co-op federations compared private rents with not-for-profit monthly "housing charges" (they don't call it rent) in co-ops and found that in two-bedroom units, co-op fees are roughly \$400 to \$500 less per month. Co-op monthly charges rose over time, the report said, but not as fast as private rentals.

At the age of 88, Christine Mounstevan lives in a downtown Toronto not-for-profit co-op, a few blocks from the University Avenue hospitals.

She pays \$1,326 for her two-bedroom unit in a building that is home to a diverse group: some are young with families, others older and living alone; many are working while others are retired and some are living with disabilities on a low income.

A former co-op board member, Mounstevan said the monthly charges are based on the unit size, so unlike private rentals where new tenants usually pay more for rent, co-op fees are the same for all.

Moving into the co-op 30 years ago was the "best decision I ever made," she said.

"I feel secure," she said. "I have a roof over my head. I have neighbours that I know and feel safe with, who know me. I have a community."

"The other part, and it's part of the aging process that everyone talks about, is the whole idea of isolation that leads to further ill health. I'm not isolated."

Last year, the federal government announced a new co-op development program, with \$500 million in funding and \$1 billion in loans for the development of co-ops.

"We recognize the importance of co-op housing in making life more affordable for Canadians," Khara said. "We actually made the largest investment in 30 years to expand co-op housing in Budget 2022."

A city of Toronto spokesperson said it “welcomes this commitment and eagerly awaits further details on when the program will be rolled out.”

Tim Ross, executive director of the Co-operative Housing Federation of Canada, said the demand for co-ops — with their affordability, stability and community connections — is on the upswing.

“There are more and more people calling for the need to invest more significantly in the creation of non-market community housing, including co-operatives,” Ross said.

“At the end of the day, the question of who owns it and who benefits really matters. And that’s why co-ops in non-market housing are an attractive option to make sure that we’re meeting housing needs of the most vulnerable and for everyone in Canada.”

While the federal money can help mitigate the rising costs of new development, Ross said another way to increase the co-op supply is through the purchase of private buildings. Years ago, a “very significant portion” of Canada’s co-op rentals was acquired from existing private apartment stock, Ross said.

Now, as a confluence of demographics, low income and expensive housing creates havoc in the lives of older adults, Ross said governments need to act.

“We have a demographic time bomb when it comes to access to decent, affordable housing that meets the needs of our changing population.”



Moira Welsh is a Toronto-based investigative reporter for the Star leading *The Third Act*, a Toronto Star partnership with the National Institute On Ageing that pushes Canada to do better for its older adults. Follow her on Twitter: [@mairawelsh](https://twitter.com/mairawelsh)

SHARE:

Copyright owned or licensed by Toronto Star Newspapers Limited. All rights reserved. Reproduction or distribution of this content is expressly prohibited without the prior written consent of Toronto Star Newspapers Limited and/or its licensors. To order copies of Toronto Star articles, please go to: www.TorontoStarReprints.com
