



Council of Senior Citizens' Organizations of BC

Representing seniors in British Columbia since 1950

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April 17, 2026

Brief to Status of Women Committee

Re: Study on the Abuse and Financial Vulnerability of Senior Women.

As President of the Council of Senior Citizens' Organizations of B.C. (COSCO BC), the largest federation of seniors-led organizations in British Columbia, I am pleased to submit the attached brief. Established in 1950, COSCO BC now represents the interests of 70 affiliated organizations with a combined membership of over 85,000 older adults and retirees located throughout the province. COSCO BC is a non-profit, non-partisan, independent, volunteer driven society that aims to advance the social and physical welfare of British Columbia's seniors through advocacy, campaigns and education. We are members of several international, national and provincial organizations, including the National Pensioners' Federation, the Canadian Coalition Against Ageism and the Global Alliance on the Rights of Older Persons.

This submission is made jointly with Langley Seniors in Action (LSA), a COSCO BC affiliate member, based on a project undertaken by the then Langley Seniors Community Action Table (LSCAT). LSA (formerly LSCAT) functions as a planning table and brings together community organizations to discuss and find solutions to problems older adults face in our daily lives.

Our hope is that this brief will assist the Status of Women Committee to understand the dire circumstances faced by low-income older women living on their own and to find meaningful solutions.

Submitted by

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Brief to Status of Women Committee

Re: Study on the Abuse and Financial Vulnerability of Senior Women.

Scope:

We applaud the Status of Women Committee for taking on this study. This brief will first describe the appalling living conditions faced by older women in social housing complexes, which is, in essence, systemic elder abuse, and then provide solution-based recommendations.

Background:

Information in this brief is based on a project funded by BC's Poverty Reduction Strategy Consultation in 2018, and amplified by the Masters thesis in Public Policy at SFU written by Josh Cook. Sadly, the conditions described in these reports are not isolated and they occur in many communities across Canada and the United States. Problems documented in this earlier work persist, with mounting stress and pressure on outreach workers in seniors centres who deal with increasing numbers of seniors at risk of homelessness due to scarce social housing.

This brief further amplifies testimony received on March 24, 2026.

Pierre Lynch: *Certainly, as women get older, they have much more difficulty finding adequate housing. Sometimes, they are forced to settle for substandard and inadequate housing because of their lack of financial income.*

Sonia Cote: *when women arrive at Le Chaînon, they face four major challenges: low income, physical health issues, mental health issues and residential instability.*

Sylvie St-Amand: *it is important to fund local social services, especially community organizations. They are the ones best equipped to identify vulnerability and provide a space where women can socialize.*

Context of seniors living in social housing in BC

"Since the early 2000s, tenants of seniors' social housing in BC have increasingly shared their buildings with younger persons who have severe mental illnesses and/or addiction issues. While this demographic shift does not neatly correspond with a specific policy change, academics, media sources, and experts and stakeholders interviewed for this report all suggest that it results from the prioritization of the hard-to-house by the provincial government. For many seniors, this new environment has produced a host of negative outcomes: increased levels of fear; greater social isolation; more disruptive and unpredictable living conditions; and exposure to criminal activity, threats, violence, and other disturbing or dangerous behaviors" Source: Abstract, Josh Cook, MA thesis <https://summit.sfu.ca/item/20265>

Current situation (2026) described by a community outreach worker:

Many seniors face significant barriers in accessing subsidized, rent-g geared-to-income housing due to limited availability and long waitlists. Seniors should not be placed in a position where they must tolerate unsanitary conditions or substandard treatment. Access to safe, dignified housing is a fundamental human right and should be upheld regardless of an individual's income level.

Profile of tenants in a social housing complex in Langley, BC:

- Most are women 22/37 = 60% (Note more than 40 tenants participated out of about 500 in total in this large multi building complex)
- All live with **economic insecurity** – if tenants had more money, 69% would buy more or better food, and 41% would buy health care items such as prescriptions, dental care, eyeglasses and hearing aids. Low-income tenants know what is needed to be healthy, but don't have the income to meet basic needs.
- These tenants experience much **poorer mental and/or physical health** than other BC seniors: **52% report poor or fair health compared to 23% of British Columbia seniors age 65+**. Many report one or more chronic illnesses, with mobility needs met by use of electric wheelchairs or scooters.
- Tenants live with overwhelming **fear and anxiety of what the future may hold** – illness, loss of independence, loss of housing, having to decide whether to pay for either food or prescriptions but not both.
- Tenants feel profound **social isolation** from the larger community as their inadequate income often means no hearing aids, no cable/internet, no phone, no pets, or a lack of incontinence supplies.
- Tenants reported many disturbing difficulties with their **housing arrangements**, including poor maintenance and ongoing infestations of bedbugs, cockroaches and mice – **41% reported feeling unsafe**.
- Tenants are viscerally fearful of management retaliation and eviction if they complain, as they see homelessness as their only other option.

For more information, see: <https://www.langleyseniorsinaction.ca/newpage>

Solutions and Recommendations:

1. Redesign programs and services to support Ageing in place

In Canada, seniors in increasingly poor health are encouraged to **age in place**. The Federal government must work with provinces to reorient community programs and health care to:

- 1.1 Recognize and fund the critical role seniors centres play in communities by providing programs including social connection, access to information on programs and services, social prescribing, and connection to affordable housing options.
- 1.2 Fund and deliver more home care and home support services staffed by qualified care aides/personal support workers.
- 1.3 Develop policies and programs and fund congregate services in complexes with high proportions of seniors, often women (e.g., in NORCS (Naturally Occurring Residential Communities of Seniors))
- 1.4 Develop policies and programs to train and fund Resident Coordinator positions in social housing complexes to ensure older, vulnerable senior women can live safely.

2. Build more social housing with subsidized rents geared to income

- 2.1 Federal Government to ensure funds are available from the National Housing Strategy to build social housing with subsidized rents for \$500 to \$800 per month, commensurate with minimum OAS/GIS incomes. Market housing cannot provide rents this low.
- 2.2 Federal Government to work with the provincial governments to increase the supply of social housing as a nation building project
- 2.3 Federal Government to work with provincial governments to ensure managers of social housing complexes are educated on services and programs available to operate their housing and to promote the role of Resident Services Coordinators to ensure tenants are linked to community programs and services that they need.

3. Federal Government to ensure programs for seniors are meeting the needs of older adults

Public pensions have not kept up with the cost of living, and too many seniors are living in poverty.

- 3.1 COSCO BC and the National Pensioners Federation (NPF) urge the federal Government to conduct a policy analysis to determine the actual level of financial support that seniors require to meet their economic needs.
- 3.2 Implement the Auditor General's recommendation for Employment and Social Development Canada to determine whether the level of financial support provided through the Old Age Security Program meets seniors needs.

4. Federal government to appoint a Minister of Seniors with an appropriate budget to develop a seniors strategy with targets and timelines.

5. Federal government to champion work towards the UN Convention on the Rights of Older Persons. Only through a legal framework will the human rights of low-income older women be protected.