

The Role of the Community Based Senior Supporting (CBSS) Organisations in Addressing Older Women's Economic Prosperity and Security.

Nov. 14th, 2025

HelpAge
Canada

Elder Abuse Prevention Ontario


1

Who We Are

HelpAge Canada is the only registered Canadian charity and international NGO focused solely on partnering with communities to improve the lives of older people in Canada and around the world.

What We Do

- Bring people together
- Build partnerships
- Influence policy
- Share ideas to drive change



2

“We believe older people deserve respect and should be able to age on their own terms — with purpose, choice and belonging.”

3

What is your main mission or goal when it comes to supporting your clients?



HelpAge Canada

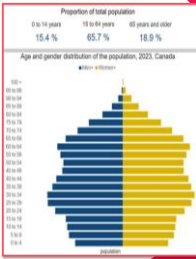
4

Why We're Here Today

1. Growing aging population in Canada:

- There are approx. 8.1 million Canadians aged 65+ (12.3 million, 55+)*.
- There were approx. **4.5 million women** in Canada aged 65+*/(**9.37 million 55+**)
- By 2050 25% of the population will be 65+.

*As of July 1st, 2025



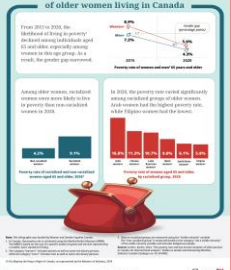
HelpAge Canada

5

2. Older women aged 55+ in Canada face a dual challenge and opportunity regarding financial wellness and healthy aging:

- While they tend to live longer than men, increasing the need for long-term financial security, they are also more prone to poverty due to historical gender pay inequity and pension gaps, (House of Commons Report, 2019).

Poverty rates of older women living in Canada



HelpAge Canada

6

Canada is Getting Older *and Diverse*

3. Aging is diverse:
The number of older adults who are visible minority is projected to grow to 25% by 2041.

1:7 older people are visible minority

Racialized Group	2017 (%)	2041 (%)
Total racialized groups	14.8%	25.0%
South Asian	4.0%	8.5%
Chinese	4.0%	4.7%
Black	1.7%	3.2%

Source: Envisionix Analytics, Statistics Canada

HelpAge Canada

7

Canada's Indigenous Older Adults

4. Projections indicate the trend toward aging within the Indigenous populations is expected to continue to grow:

- While the exact number of Indigenous older women in Canada is not available, statistics from 2011 showed that 55% of the total Indigenous older population were women.

HelpAge Canada

8

Social determinants of health and health inequities

According to the National Collaborating Centre for Indigenous Health (NCCIH):

Social determinants of health refer to the *social, economic, cultural* and *political* factors that impact a person's health. They can include poverty, employment, working environments, education, geographic location, access to health services, housing, social status, social support networks, food security, language, gender and culture.

HelpAge Canada

9

Financial Wellness/Prosperity = Security + Dignity + Control → Health




HelpAge Canada

10

- Financial wellness is closely linked to mental and physical health.


Reducing money-related stress can improve overall well-being and life satisfaction.



HelpAge Canada

11

- **Financial prosperity** is a higher level of financial well-being.
- Financial wellness is the foundation for financial prosperity.



HelpAge Canada


12

Why Focus on Older Women?

Women face a lifetime of economic (accumulative) disadvantages:

- Women earn less over their lifetimes due to the gender pay gap, part-time work, and time out of the workforce for unpaid caregiving.
 - ❖ Leading to lower pensions, fewer savings, and greater vulnerability.
- Older women are more likely to live in poverty than older men.
- Among single older adults, 1:5 women live in low income.

68% of older adults living alone are women (Statistics Canada, 2020).




HelpAge Canada

13

Not All Women Age the Same Way

- Immigrant, Indigenous, and racialised women face even deeper income insecurity.
- Tailored approaches matter.
- “One size fits all” does not work.



HelpAge Canada

14

Goals:

1. Support CBSS to improve the economic security and well-being of older women in Canada.
2. Strengthen leadership opportunities for older women in the community sector.

HelpAge Canada

15

Our Approach – 3 Phases:

Phase I: Understanding the Issue
Engage older women and partners through consultations, focus groups, and surveys to identify factors affecting their economic well-being and gather lived-experience insights to guide evidence-based actions.

Phase II: Taking Strategic Action
Develop a multi-year strategy and policy recommendations to influence systems and improve resource access for older women, through collaboration with government, CBSS, and sector leaders.

Phase III: Engage, Learn, and Adapt
Foster nationwide collaboration and knowledge sharing among CBSS, government, and service sectors to promote inclusive, sustainable solutions that strengthen older women's economic security.

HelpAge
Canada

16

The Role of (CBSS) Organisations

- Providing essential supports: meals, transportation, housing navigation, and social connection.
- Offering culturally safe spaces that reduce isolation and build belonging.
- Supporting independence through skill-building, digital literacy, and wellness programs.
- Acting as trusted community anchors linking older adults to health, income, and social services.

HelpAge
Canada

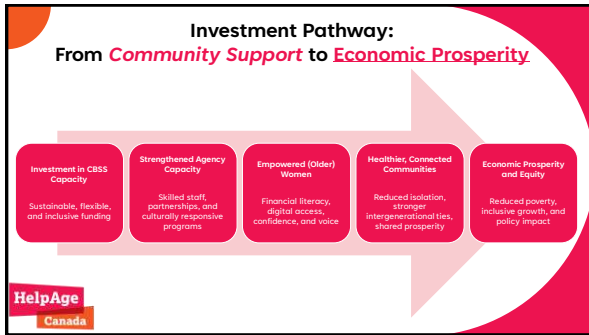
17

**The Role of (CBSS) Organisations
With Continued Support:**

- Expand outreach to marginalized, Indigenous and low-income older women, including ethnocultural and rural communities.
- Deliver financial literacy, benefits navigation, and employment readiness tailored to older adults.
- Lead community partnerships addressing systemic barriers (housing, caregiving, digital access).
- Innovate: develop models of social enterprise, peer mentoring, and culturally grounded wellness programs.
- Amplify older women's voices in policy and research to shape inclusive economic systems.

HelpAge
Canada


18



19

You Are the Heart of This Work

- In Canada, older women make up 90% of those supported by Community-Based Senior-Supporting (CBSS) organisations.
- **You** play a key role in promoting healthy aging, bridging community and healthcare systems, and addressing the social factors that shape older women's well-being.




HelpAge Canada

20

Get Involved!

- Inviting the people you support to participate in a short-survey.
 - 1000 women who are recipients of support – (Canada-wide).
 - Women, 55+, Indigenous, immigrants/refugees/non-status, living with disabilities, racialized, living in low-income, 2SLGBTQI+.
 - 100 women involved in volunteer or work in CBSS sector.



HelpAge Canada

21

Strengths Older Women Bring to the Initiative

- **Lived Expertise:** women share real-world experience navigating life, work, caregiving, and growing older.
- **Resilience & Adaptability:** Their life journeys reveal strategies for coping with inequality and change.
- **Cultural & Community Knowledge:** Diverse voices reflect Canada's rich cultural fabric and redefine what economic well-being means.
- **Social & Intergenerational Connection:** As caregivers, mentors, and community anchors, they strengthen networks of support.
- **Agents of Change:** Their stories and insights guide co-created, equity-driven solutions for economic security and dignity in aging.

HelpAge Canada

22

Get Involved!

2. Consider joining our national Steering Committee that will guide this work, bringing together CBSS leaders and older women with lived experiences.

HelpAge Canada

23

Communities of Practice Framework

Purpose



- Share learning and promising practices on improving economic security for older women.
- Strengthen intersectoral collaboration between community-based senior-serving (CBSS) organisations, governments, and researchers.
- Co-develop recommendations and actions to address structural, social, and policy barriers facing older women.

HelpAge Canada

24

The Case for Investing in CBSS Organisations

**Investing in CBSS =
Investing in Economic
Security, Dignity, and Equity
for Older Adult Women.**

25

Together, We Build Thriving Communities

- Financial Wellness and Prosperity = Empowerment.
- Collaboration = Change.

We want to see:

1. Stronger community supports for older women.
2. Greater visibility of their economic challenges and strengths.
3. A national framework for CBSS collaboration on economic security.



26

Thank you.




Dr. Rose Joudi Email: rjoudi@helpagecanada.ca

<https://helpagecanada.ca/>



27
