The background of the slide is a brown spiral-bound notebook with a light beige, textured cover. The spiral binding is on the left side. The text is centered on the page.

ECE Regional Symposium on Mainstreaming Gender into Economic Policies

Presentation by Status of Women Canada
Theme IV: Gender and Pensions

A spiral-bound notebook with a brown cover and a light beige page. The spiral binding is on the left side. The page is mostly blank, with a horizontal line near the top. The text "CANADIAN CONTEXT" is centered on the page.

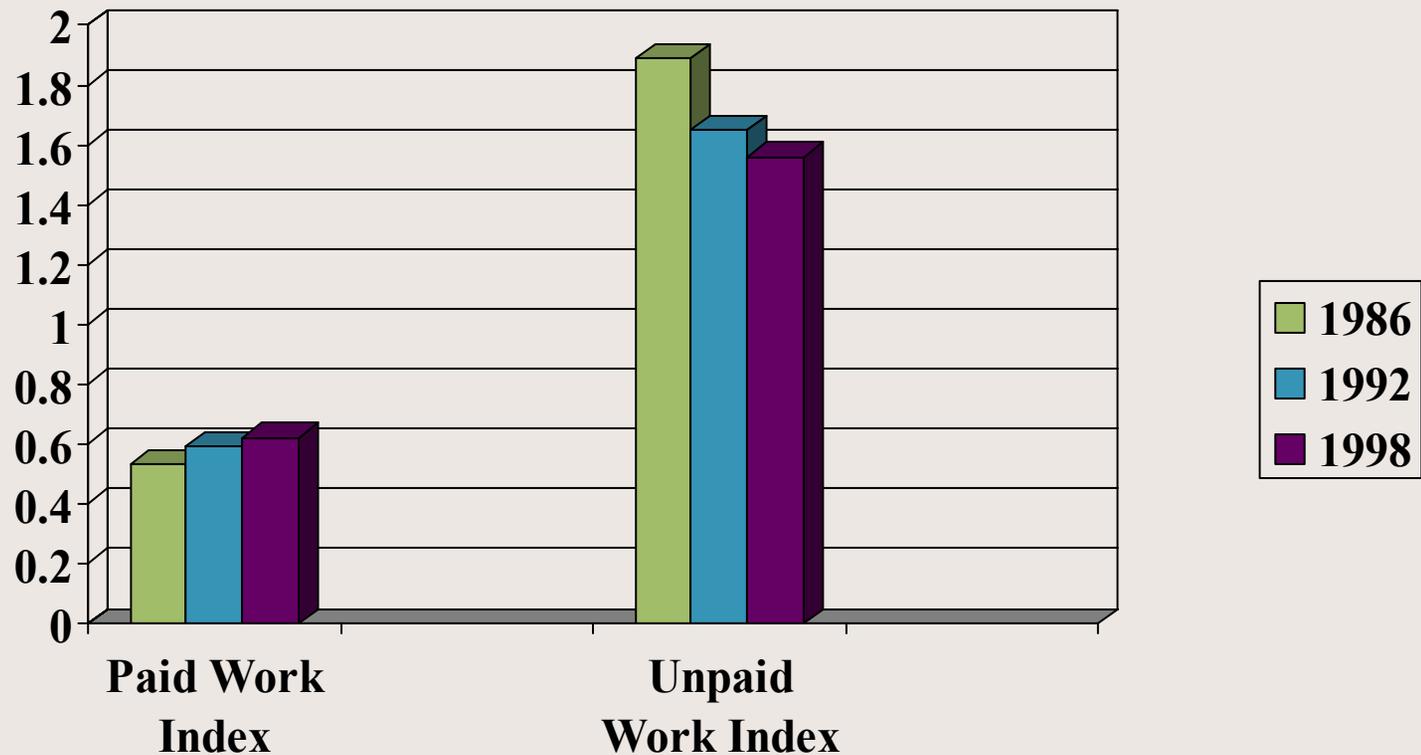
CANADIAN CONTEXT

Gender Equality Index for Total After-Tax Income (aged 15 and over)



Source: Statistics Canada, Survey of Consumer Finances

Gender Equality Index for Paid and Unpaid Work



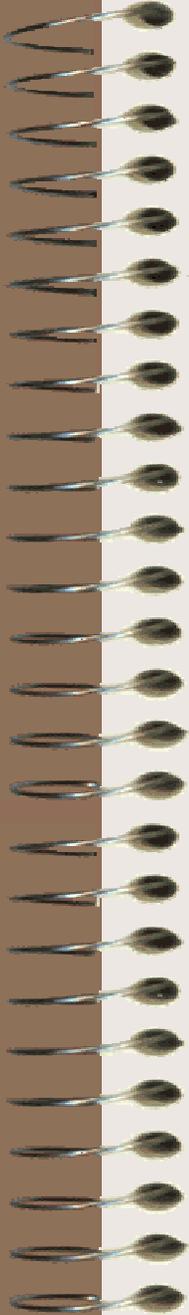
Source: Statistics Canada, General Social Survey

Three-Tiered Income Security System for Elderly in Canada

- Public Programs
 - Old Age Security (OAS) Pension
 - Guaranteed Income Supplement (GIS)
 - Spouse's Allowance (SPA)
 - Provincial/territorial "top-up" programs
 - Not conditional on past contributions or previous paid employment

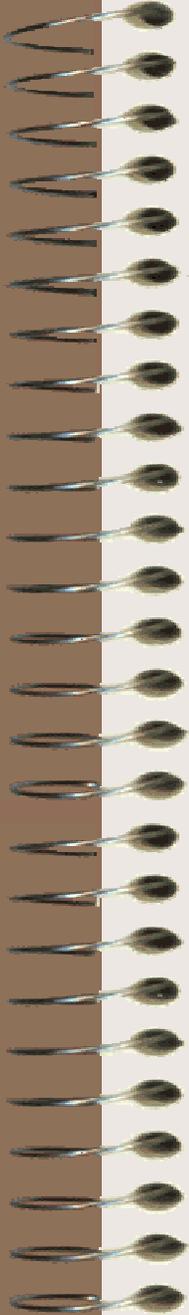
Three-Tiered Income Security System for Elderly in Canada

- Publically administered Canada/Quebec Pension (C/QPP) Plans
 - Financed by contributions from employees and employers
 - Individual benefits are related to past contributions



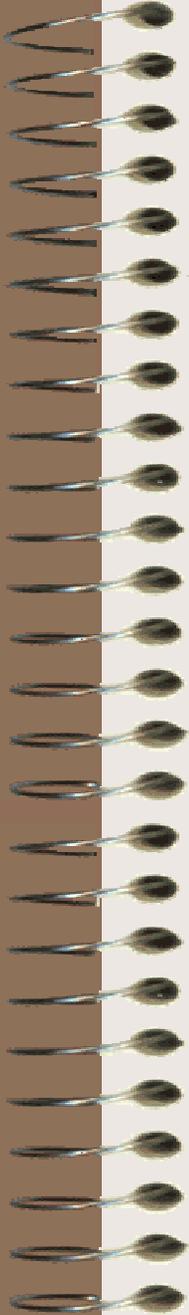
Three-Tiered Income Security System for Elderly in Canada

- Privately organized and administered savings programs
 - Registered Pension Plans (RPPs)
 - Registered Retirement Savings Plans (RRSPs)



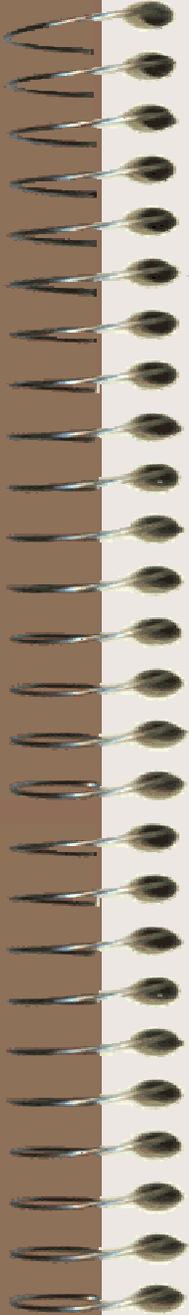
Mechanisms that Support Gender Equality Among Seniors

- Public pensions valuable to women – less access to private vehicles
- C/QPP portability, survivor benefits, credit-splitting, benefit-splitting, child-rearing drop out
- OAS is important – not tied to past labour force participation and provides an independent source of money and autonomy to women



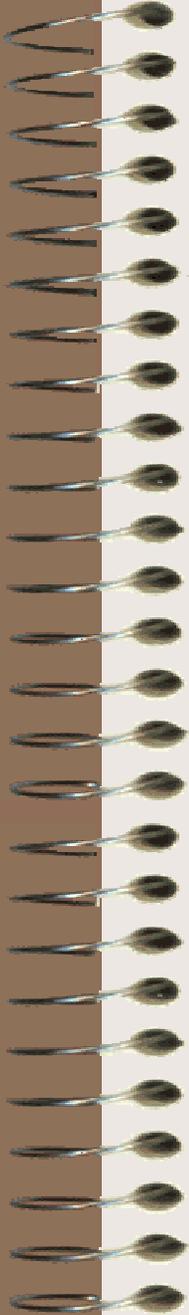
Mechanisms that Support Gender Equality Among Seniors

- GIS geared to income and need, benefit split in couples provides some measure of autonomy for women, less if the husband has more income from other sources
- Tax credits for individuals with medical conditions or disabilities and for individuals who provide support to other family members – useful to women who have sufficient taxable income to benefit
- Compassionate care benefits available through Employment Insurance



Challenges/ New Ideas to Explore

- CEDAW Committee concerned about high rates of poverty among women
- One idea for GIS recipients is to split cheques that go to couples based on the actual income of each partner
- Suggestions have also been made to improve the relativity of benefits between couples and singles, and/or supplement the incomes of those living in areas where housing costs, for example, consume a very large share of GIS benefits



Challenges/ New Ideas to Explore

- Further improve access to OAS/GIS and CPP by making it easier or even automatic so that people would not have to apply
- Help fill the financial information gap for women and low-income Canadians
- Address the situation of "near" senior women, may also be valuable in averting longer-term problems
- Prevent poverty largely related to unpaid work and breakdown of relationships