



Brief submitted to the  
House of Commons Standing Committee on the  
Status of Women (FEWO)  
45<sup>th</sup> Parliament, 1<sup>st</sup> Session

Study on the Abuse and Financial Vulnerability of Senior Women

Association d'entraide Le Chaînon Inc.

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## **A last resort that exposes cracks in a system poorly adapted to the vulnerability of senior women**

At Le Chaînon, we are deeply troubled by the very real impacts of material and financial abuse of senior women. When they arrive at our shelter and transition house, it is because their situation has deteriorated to the point where they have no resources left and nowhere to live. We are their last resort, following a series of social breakdowns that were beyond their control. The women we see are not those for whom universal prevention measures can still strengthen the social safety net they need, but rather those who are exhausted, overwhelmed and just trying to survive. The system no longer fits the complexity of their situation. They therefore turn to emergency community services.

## **An alarming proportion of senior women experiencing homelessness**

Homelessness leaves lifelong, indelible marks. Research shows that people who have experienced homelessness are considered “older” starting at age 50 because they develop geriatric syndromes and medical conditions prematurely. They also face numerous physical and mental health challenges.<sup>1</sup>

Of the roughly 2,350 women we support each year, nearly 40% are over the age of 50. Almost 20% are over 60. We regularly assist women who are 70, 75, or even 82 years old. Some have fallen into extreme financial insecurity following an illness, a period of caregiving, the loss of a loved one, or the loss of a job. Many women living on fixed incomes from old age pensions feel enormous pressure as rents often unjustifiably increase. Others accept living conditions that are unsanitary, degrading, or even dangerous. These living conditions are conducive to abuse. More than 55% of the women we assist report having been victims of violence; 25% have been evicted. Cornered, these women are often forced into choices that compromise their dignity and autonomy.

## **New profiles emerging of women experiencing homelessness**

In recent years, a new profile of senior women using Le Chaînon’s services has emerged — one for which shelters are not well equipped: women over the age of 65 who have been victims of romance scams or financial or hybrid fraud. Now socially isolated and emotionally shaken, they have lost their families, their support networks, their homes and their savings.

In 2025, 36% of the women who turned to our services were doing so for the first time. Out of more than 2,350 women, this figure highlights the dramatic rise in the number of women experiencing homelessness. Given the economic climate, the shortage of affordable housing and social housing, the increase in violence against women across the country, and especially the projected aging of the population, the women’s shelter sector is bracing for an unprecedented bottleneck.

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<sup>1</sup> Jillian Alston, Stefan Baral, Aaron Orkin, and Sharon Straus, “Tackling late-life homelessness in Canada,” *Canadian Medical Association Journal* 196, Issue 19 (21 May 2024) E662-E665, <https://doi.org/10.1503/cmaj.231493>.

## Recommendations

Following the appearance of our CEO, Sonia Côté, before the Standing Committee on the Status of Women as part of its study on the abuse and financial vulnerability of senior women, Le Chaînon is taking the opportunity to submit three key recommendations to the federal government.

### Housing security

- Expand the availability of flexible housing resources that can be built quickly and are tailored to the needs of women who are excluded from the rental market, in order to ensure their housing stability.
- Through programs such as Build Canada Homes, fund the development of shelters that provide 24/7 support, such as Le Chaînon’s Maison Yvonne-Maisonneuve, which provides housing for independent women aged 55 and over who are in vulnerable situations.

### Strengthening the social safety net

- Significantly increase funding for programs such as *Reaching Home* for seniors, enabling them to quickly access affordable housing with a support team.
- Ensure adequate, recurring funding for shelters so they can develop and maintain the expertise required to address abuse and financial vulnerability among older women.

### Trusts and housing security

- Establish trusts dedicated exclusively to rent, using expedited processes, to allow organizations such as Le Chaînon to secure housing for the seniors they support and to challenge unreasonable rent increases.

### About Le Chaînon, [www.lechainon.org](http://www.lechainon.org)

Founded in 1932, Le Chaînon is the oldest shelter and support resource for vulnerable women in Montreal, and one of the largest in Quebec.

With four buildings and several agreements with private landlords, the organization welcomes and supports more than 2,350 women each year. It offers emergency shelter and transitional housing, as well as a range of psychosocial support services tailored to their needs. Thanks to its team and an extensive network of community, public and private partners, Le Chaînon helps women achieve housing independence and rebuild their lives.