

70-year-old women have had severe difficulties in attempting to re-establish credit following the invalidation of cards in the name of deceased husbands.

While the areas of pensions and financial services are areas of great technical complexity, making it appropriate to defer specific recommendations in the context of the present general survey of issues, one basic conclusion follows clearly from what elderly Canadians have already told this Committee. Many elderly Canadians believe that they have encountered age-based barriers in their dealings with financial institutions, and plainly have received no explanation of how they have been treated sufficient to resolve their concerns. Furthermore, their treatment has, in a number of cases, involved tangible financial disadvantages. The Committee hopes, in view of these facts, that financial services and the elderly will receive specific investigatory attention in the near future. The Committee also wishes it to be noted that pension benefit levels remain a priority concern of the elderly, and that their adequacy and, in the case of private sector pensions, their security also warrant ongoing and specific attention. As well, pension regulations would appear to warrant scrutiny concerning their possible incorporation of age-based inequities.

### **C) General Observations and Conclusions**

As noted at the outset of this chapter, the range of concerns raised before the Committee by witnesses representing elderly Canadians was extremely wide. The Committee has chosen therefore to refrain from making detailed recommendations while nevertheless noting, and affirming in some cases, those made by witnesses. The Committee invites appropriate departments to respond to these recommendations, and to the experiences of elderly Canadians which they reflect.

Two general themes are apparent in the comments elderly Canadians and their representatives have shared with the committee. The first is that, in experience of many individuals in this group, negative stereotypes of the elderly continue to abound, and to find expression in discriminatory behaviour on the part of many Canadians.

With respect to age discrimination within the federal jurisdiction, the Canadian Human Rights Commission remains the agency of first resort. It also refers those whose problems lie outside the federal jurisdiction to appropriate provincial authorities. We believe that vigorous action by the Commission, in line with the recommendation to this effect we have made in