

adequate standard of living. Some argued, as well, that regulations concerning C.P.P. credits are potentially age discriminatory. As for financial services, witnesses informed the Committee that the elderly face a diversity of age-based barriers affecting, for example, the availability of credit and of insurance for mortgages and business purposes.

Representatives of Creative Retirement Manitoba recognized a necessary linkage, which the Committee affirms and which Canada has also clearly affirmed, between sufficiency of pension levels and human rights — particularly the right to an adequate standard of living: “We really feel that it is a very strong basic right, and it forms the ... bedrock for the foundation of a lot of other rights to be built on” (18:12). The adequacy of pensions, it should be noted, requires their security. In the case of private sector pensions, this includes their protection from the effects of corporate take-overs, bankruptcies or other events which may involve incursions upon pension funds.

The Committee was also advised that regulations governing C.P.P. credits operate in a manner which appears to be age-discriminatory. Representatives of the Manitoba Society of Seniors Inc. testified that while young mothers can opt out of the workforce for child-rearing purposes without losing C.P.P. entitlements, older women who leave the workforce to care for spouses or relatives subsequently receive a smaller pension than those who have retained uninterrupted employment.<sup>28</sup>

With respect to financial services the Committee was advised that, while loans and mortgages can be obtained by the elderly, related facilities such as mortgage/loan insurance are not available. Lack of such insurance represents not only a disadvantage to the holders of loans, but to their spouses in the event of their death. Another witness asserted that loans and mortgages have been refused on age-related grounds and, in addition, that sharply increased small business insurance costs, where an elderly employee works on the premises, represent a barrier both to employment and to entrepreneurial activity for the elderly.

A further point was made relating to credit cards. The Committee was told that computerized credit card systems do not acknowledge spouses (except in the case of joint accounts). When a husband dies, a wife may find herself in the position of being without credit, even though she may have been responsible for the credit cards for years. Cases were alleged where