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The number of seniors needing provincial welfare to get by has swollen by 36 per cent in a year, likely part of a troubling trend as the country's population ages.

**Photograph by: File photo,
Canwest News Service**

CALGARY - The number of seniors needing provincial welfare to get by has swollen by 36 per cent in a year, likely part of a troubling trend as the country's population ages.

Federal payment programs such as Canada Pension Plan, Old Age Security and Guaranteed Income Supplement make most seniors ineligible for welfare.

But a steadily growing group has been turning to the province for help in the past year.

Last month, 406 seniors were drawing financial aid from Alberta Works, 108 more than in June 2008, according to Alberta Employment numbers.

The figures are troubling, said Alberta Liberal Leader David Swann.

"It's only going to get worse, so we need to be putting in place a plan and resources . . . and the staffing to reach out to those who may be at risk."

Calgarian Ralph DeWeerd said he can't help but feel time is working against him.

A construction worker by trade, the 58-year-old was laid off last August when the economy tanked. Unable to pay the rent on his basement suite, he was forced to seek shelter at the drop-in centre. A bad hip due to a motorcycle accident in 1981 limits his mobility, and he finds it difficult to compete with the "young guys" for work.

Without some form of government aid, he worries about how he'll get by.

"My age is against me," said DeWeerd, who has already had two hip replacements.

"I'm in a no-win situation." Other aging Albertans face similar dilemmas.

Seniors who qualify for welfare generally don't get pension payments and don't have adequate savings to pay for retirement.

The savings issue has landed on the provincial and federal political agenda, in part due to the erosion of many people's RRSPs as financial markets collapsed last year.

Alberta MP Ted Menzies, the federal finance minister's point man on pensions, is chairing a provincial-federal task force examining how to get Canadians to save more for the golden years. The group, which met for the first time last week in Calgary, includes finance ministers from Alberta, Ontario, British Columbia, Manitoba and Nova Scotia.

Menzies said they plan to reconvene in October to hear from experts before submitting a report for the country's finance ministers to consider at their next meeting in December.

"We may find we have a good system," Menzies said after last week's meeting. "But if we don't, then I'm sure there will be recommendations coming out of this on how we can make sure that retirees have enough to retire on."

Statistics suggest the task force will find Canada's savings system needs reform. Most Canadians don't have company pensions to supplement their retirement savings. In Alberta, only one in three workers are offered employer-sponsored pension plans.

The rate of saving is also poor. According to a 2006 Statistics Canada review of wealth, debt and savings, nearly one-third of working Canadians had no retirement savings, while many of the rest weren't socking away enough money.

At the same time, the country's population is quickly greying. By 2031, about a quarter of Canadians will be older than 65, compared with 13 per cent in 2005, the federal statistics agency forecasts.

Sally Stuike, a spokeswoman with Alberta Employment and Immigration, said the province doesn't believe the 36 per cent increase among seniors who need provincial welfare is tied to the economic downturn that took hold last fall.

"It's been a slow and gradual increase over the last 12 months," she said, adding the growth likely reflects a societal shift.

Although not completely at fault, the economy's downward swoop makes the situation even more difficult, Swann added.

"It adds to the extra burdens that seniors have, especially those that either don't have the income to save or didn't save in the way they needed to for this time in their lives," he said.

"This is precisely where the government needs to step in."

Bill Moore-Kilgannon of Public Interest Alberta is advocating that the province adopt a poverty reduction strategy to address the plight of seniors and others who don't have enough income to pay for basic needs.

"Seniors are going to be a growing problem with respect to poverty," Moore-Kilgannon said. "The savings rates are nowhere where they need to be for the vast majority of people who are retiring."

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