



creases that were seen in the CPP in the first half of this decade were paralleled throughout the industrialized world, and simply reflected certain global realities.

The recent recession forced many companies to dump older or injured — and therefore less productive — workers whom they might otherwise have retained for compassion-

ate reasons. Similarly, as the financial strain on provincial and municipal welfare programs grew, social workers began urging clients to apply for a federal disability pension.

And finally, in response to human-rights rulings substantiating the rights of the disabled, rules governing CPP disability payments were relaxed. For example, the num-

The human side of CPP disability benefits

Shirley Van Hoof was a 31-year-old medical student, raising two adolescent girls by herself, when she developed multiple sclerosis and the debilitating depression and fatigue that accompany it.

"I was trying to study pharmacology at 20-minute intervals," Van Hoof recalls 17 years later. "Gimme a break! You can't open your books and start anything in pharmacology in 20 minutes.

"So for 9 months I fought, trying to study in that sort of milieu and raise my kids while still being off — out of school, away from anyone, isolated."

Amid the stress her disease took a turn for the worse and she became too sick to sit up or feed herself. But then, angered by the unfairness of her fate and pumped up on prednisone, she found a new sense of determination. "I said, 'I'm going to do it,' so I studied for my pharmacology on high doses of steroids and I did my oral exam and passed it, started my third-year clerkship in my wheelchair and said, 'There!' "

In 1984, before finishing her internship, Van Hoof became totally disabled by her disease. "I lost the functional use of my hands, at least as far as medicine is concerned," says Van Hoof, who attended the University of Western Ontario and still lives in London. "I couldn't feel pulses, I couldn't give needles, I couldn't take blood."

But with two children in high school and her hopes of practising medicine dashed, Van Hoof desperately needed an income. She was awarded a modest disability pension by the Canada Pension Plan (CPP). This, along with some private group insurance and disability coverage provided by the Ontario Medical Association, gave her an adequate monthly income that allowed her to raise her family.

"It keeps me comfortable. I can pay for a roof over my head and put food on the table and buy clothes and such, but I don't get a vacation in Hawaii. It's adequate, but only because I had the forethought [to take out private insurance] and because the medical association had the forethought to insure their residents in that way."

Van Hoof acknowledges that if people are hunting for false or frivolous claims, diseases like hers provide an easy target. The disease usually progresses in stages that, especially early on, are interspersed with periods of remission. Moreover, the most crushing symptom — fatigue — tends to be invisible.

"I still look so good that people forget that I can't get up and walk away from my scooter," notes Van Hoof, now a paraplegic. "I look perfectly normal and they can't tell that my hands don't feel things normally, and I look like I can walk because there are no deformities and I don't wear funny shoes and I don't have braces and all that stuff.

"But still, fatigue is my biggest disability. My mobility device will 'walk' for me in a sense, but nothing can cure the fatigue that goes

with the illness."

If Van Hoof could change anything about the CPP disability program, it would be its core definition of disability. Under CPP, a pension can be awarded only if a person is too impaired to work, even part time. "I liken it to saying that you must have one foot in the grave before CPP will let you have any money."

Although MS ended Van Hoof's medical career, it hasn't kept her on the sidelines. She became a member of the Order of Ontario in 1993 because of her involvement in a dozen charitable organizations. "That really helped my sense of well-being and of value," she says, "and that's so important for anyone. You have to feel useful to somebody."



Dr. Shirley Van Hoof: When MS ended her career, CPP disability payments provided some security