

Monday, January 16th, 2006

Cancer battle pales next to struggle to secure income

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By Carol Sanders

NOREEN Gerbrandt went from selling vehicles at a Winnipeg dealership to lining up for social assistance and food-bank handouts after she was diagnosed last April with an aggressive type of cancer.

She never dreamed a big part of the fight she faced would be to find enough income to live.

"What can be done to make this a smoother ride?" said the auto sales rep, who plans to return to work in April. That's a year after she found a lump, then had breast reconstruction surgery, a chunk of her armpit and its 21 cancerous lymph nodes removed.

That was followed by chemotherapy and radiation treatments.

The most draining challenge she has faced, however, has been trying to get income support.

"It's not that there isn't stuff available," said Gerbrandt, 48, who isn't married and has no family in the city. "It's accessing it when you don't have the strength to do that."

Gerbrandt said she's grateful for the support of friends and her employer, for whom she'd worked only three months before cancer forced her to take a leave. She wasn't there long enough to qualify for long-term disability coverage, said Gerbrandt, who shared her story in the hopes that someone else might be helped.

"Everything's turned out well, but when a person is sick you shouldn't have to be fighting for your financial survival as well," she said.

Gerbrandt applied for Employment Insurance and was approved, but only for a month, initially, despite a letter from her doctor outlining the severity of her cancer and the urgency of treating it. At the time, she couldn't fight the decision. The port, or opening, implanted in her chest for chemotherapy

became infected. "I had to wait a week while I dealt with the infection."

She also applied for Canada Pension Plan (CPP) disability benefits. Although her forms clearly stated her age and included her medical documents, someone processed her claim as though she was a senior citizen applying for a pension. The mistake meant more angst, more waiting and more visits to Service Canada.

She went back to EI and was approved for 15 weeks of sick benefits of \$800 month. She gave up her leased car. She went to see if social assistance could top up her income.

With a weakened immune system from chemotherapy, no hair, and shivering in an old, second-hand fur coat friends had given her, Gerbrandt lined up to apply for welfare. She was rejected.

While she can laugh about it now, she recalled sobbing at the time: "My body's rejecting me. Now I'm being rejected by social services."

Breaks between treatments, appointments and tests weren't times to rest. They were spent trying to tap into income support programs.

"I would've liked to spend my energy on getting well, not trying to get money to pay my bills," she said.

Gerbrandt visited food banks to make ends meet and appreciated the help, although most of the food there is non-perishable and not the fresh produce cancer patients are encouraged to eat. She's grateful to friends who gave her grocery store gift cards, which she used to buy raw fruits and vegetables. And she said she's grateful for the whole experience.

"Cancer has been the greatest gift I've received." It opened her eyes and her heart. If she could change just one thing, it would be to fix the strength-sapping tangles in the social safety net.

"People tend to fall between the cracks," said Jill Taylor Brown, CancerCare Manitoba's director of patient and family support services.

"The people we see who are the most greatly affected are those who are working and don't have long-term disability (coverage)," she said.

Her department's seven social workers see about 700 patients a year.

"(Cancer) has an economic impact," said Taylor Brown. EI will only pay 15 weeks of sick benefits. "But many people need to be off much longer."

Breast cancer patients often need a year, she said. "If their EI runs out and they're not eligible for (welfare) because they have too many assets, RSPs or savings, that's a real problem in our system," she said.

The CPP offers disability benefits but it won't help everyone. "To qualify for CPP, the disability must be severe and prolonged and the likelihood is you're not going to be able to return to work or the condition will take your life fairly quickly," said Taylor Brown.

"We don't seem to have the right (social) safety net ... You try to help people identify their strengths and their hopes, accessing the resources and focusing on what's there rather than what's not there," she said.

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