

As with survivor's benefits, the disability pension consists of a flat-rate component and an imputed, earnings-related portion of the retirement component. In 1986, the maximum disability pension under the CPP was \$455.64; the flat-rate component of this was \$91.06. The maximum QPP disability benefit was \$597.96; the flat-rate amount equalled \$233.38. As of January 1987, the CPP flat-rate was \$233.38, which matches the Quebec amount.

Combined pensions consisting of a surviving spouse's pension and a retirement or disability pension, may be payable to widowed contributors who are otherwise eligible for a retirement or a disability pension. In such cases, a limit equal to the maximum monthly retirement pension is placed on the earnings-related portion of the combined pensions.

Children's benefits are payable on behalf of the dependent child of a disability pensioner and are also available (orphan's benefits) for dependent children of a surviving spouse. Generally, benefits are paid until the child reaches the age of 18; they may be extended to age 25 if the child continues to attend school. As of January 1987, benefits are not terminated if the child has ever married. If education is interrupted, benefits are reinstated when the child returns to full-time school attendance. Also, dependent children are eligible for up to two CPP benefits if both parents' earnings have been lost through disability or death. Previously, the child could receive only one benefit. In 1986, the monthly CPP children's benefit was \$91.06 per child; the QPP rate was \$29.00.

A death benefit is payable to the estate of a contributor who dies prior to retirement and who has contributed to the plan for a minimum of three years. In 1986, the maximum death benefit was \$2,580 under both CPP and QPP.

Sharing pension credits. When a marriage ends in divorce or legal annulment, provision is made for pension credits earned by one or both spouses during their marriage to be divided equally. Currently, the couple must have lived together in marriage for at least three consecutive years; application for division of credits must be made within three years of a divorce becoming final. As of January 1987, division of credits may take place as soon as National Health and Welfare is informed of a divorce or annulment, or may be applied for after a one-year separation. Also, one year after the termination of a common-law relationship, either partner may apply for a division of pension credits accumulated during cohabitation. In all cases, the division of credits may be precluded

by an explicit prior legal agreement. As of January 1987, either spouse in a continuing marriage may apply to split credits earned during their life together. In this case, both spouses must be at least 60 years of age and must have applied for any pension benefits to which they are entitled.

6.3.3 Federal social service programs

In addition to the programs providing direct financial benefits, the federal government administers and funds a wide range of service and support programs, health programs, and grants and contributions to a variety of individuals and organizations for research or program delivery, employment programs and others. Health and employment programs are described in Chapters 3 and 5, respectively. The social service components under CAP were described in section 6.2.1. Following are a few other social support programs administered by the Department of National Health and Welfare; they are intended as examples and do not constitute a complete listing.

The New Horizons program was established in 1972 with the objective of helping to alleviate feelings of social isolation or loneliness often experienced by the elderly. Grants are available to senior citizens' groups to assist them in helping themselves, other Canadians and the community. In 1984-85 there were over 2,000 projects funded by New Horizons; program expenditures for the year were over \$13 million.

The National Welfare Grants program was implemented in 1962 to help develop and strengthen social services and to provide funds for social welfare research. Grants may be given to provincial or municipal social service departments, non-governmental organizations and universities. Fellowships are provided to individuals seeking advanced training in social welfare. In 1984-85, the program expenditure was over \$6 million.

Under the Vocational Rehabilitation of Disabled Persons program (VRDP), the federal government contributes 50% of the costs incurred by provinces in providing vocational rehabilitation services to physically and mentally disabled persons. Services include counselling, assessment, restorative services, provision of certain technical aids and the provision of maintenance allowances on an individual need basis. Programs may be administered directly by provincial governments or through provincially supported agencies. In 1984-85, the federal government provided over \$99 million to the VRDP program.