

# Eye on elder issues

**EYE on ELDER ISSUES**  
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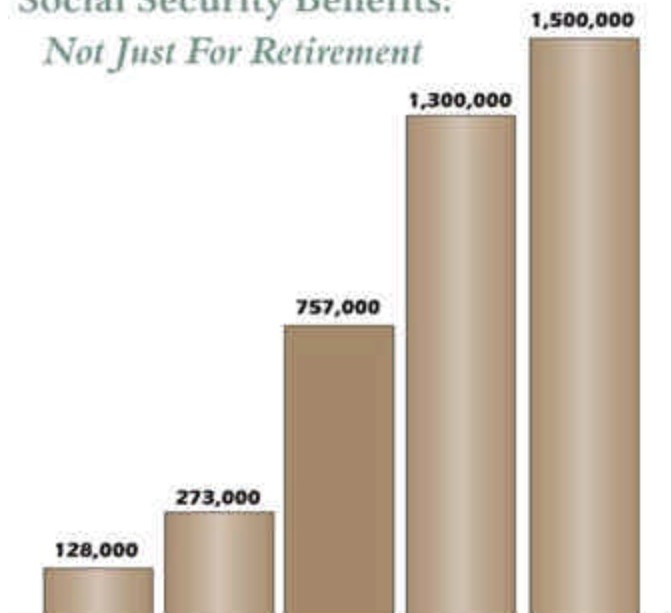
## Can Social Security Benefits Be Guaranteed? *757,000 adults with disabilities are depending on it.*

This could be your worst nightmare: The police call at midnight to tell you that your 19 year-old son has been involved in a car accident. When you arrive at the hospital, you are told, "It was a horrific accident. He is lucky to be alive, but he is now a quadriplegic." Your life, the life of your family, and his life, have all changed in an instant.

He now requires personal care to dress, bathe, eat, and move about the home. He can't be left alone. A personal assistant is required. He is unable to finish school or hold a job. There are various medical expenses and therapies needed. The house needs a significant amount of remodeling to accommodate his wheelchair. **How will you assure that your son has all of the support that he needs? How will you find the resources to meet all of these critical needs for the rest of his life?**



### Social Security Benefits: *Not Just For Retirement*



Did you know that Social Security currently provides funds for individuals who are disabled prior to the age of 22 who have never had the ability to work and contribute to Social Security? This group of Social Security recipients includes many individuals with mental illness; traumatic brain injuries resulting from: car accidents, diving accidents and even sports injuries; autism; cerebral palsy; medically fragile conditions; mental retardation; and genetic disorders. When disability develops before age 22, these individuals are eligible to receive Social Security Supplemental Security Income (SSI) benefits. SSI is a welfare program, which is means-tested rather than personal work record-based. These funds are taken from the contributions made by the working public and distributed to those who are not able to work or contribute to the system.

Individuals who are receiving SSI benefits will become eligible for Social Security dependent's

benefits based on the contributions made by one of their parents when the parent becomes disabled, retires or dies. The individual will continue to receive at least an amount equal to their SSI benefits, although it may come from SSA, SSI or a combination thereof.

Members of the National Academy of Elder Law Attorneys counsel clients who desperately rely on SSI or SSA to provide for children in this situation. It is clear that **we must protect the benefits provided to individuals with disabilities. The bottom line is: if the SSI program is cut, it will leave the most vulnerable members of our society without any means to provide for their basic needs. Likewise, if changes to Social Security result in less money being available to provide dependent benefits, there will be a greater burden on SSI that will result in less money for each eligible individual.**

What would you do if faced with a system that does not provide adequate long-term assistance to assure the quality of life for your child? **This is one area that we need to recognize that our obligation goes beyond the dollar signs.** Think about it.



For more information about elder law attorneys and the National Academy of Elder Law Attorneys, visit <http://www.naela.org/>. Established in 1987, NAELA provides a resource of information, education, networking and assistance to those who deal with the many specialized issues involved with legal services to the elderly and people with special needs.

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***Note to Our Readers:*** *This e-newsletter, Eye on Elder Issues, is presented as a public service by the National Academy of Elder Law Attorneys (NAELA). We are pleased to send you this issue and welcome your comments. You can expect to receive this newsletter monthly as NAELA explores, reports and provides insight on timely topics affecting our nation's seniors and their families. In addition, the growing population of Baby Boomers is addressing issues for themselves and their families that are new and unique. This publication is intended to explore those issues from all sides and to educate consumers, aging network professionals, law makers, and members of the media.*

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