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## Children With Disabilities Aren't Cheaters

■ **Social Security:** The number receiving benefits has doubled because of a court eligibility ruling, not parental fraud.

By **SUE BURRELL**

In their zeal to cut federal spending and instill morality in the nation's poor, Republicans have seized on a new target: children's Supplemental Security Income. Legislation being drafted would replace the current system of payments to disabled children with vouchers to be used only for medical expenses.

The proposed changes are driven by recent media reports that, through the SSI program, hordes of children with minor behavior problems are taking taxpayers for a ride. Critics of the program point to statistics showing that the number of children on the SSI disability rolls more than doubled between 1989 and 1993. The image of SSI as a free-for-all, for the unscrupulous is replete with anecdotal reports of parents who coached their children to act "crazy" to qualify for the program, and who then squandered their children's SSI checks on gambling and alcohol.

But it is a big mistake to jump children's SSI with welfare fraud, pork-barrel legislation and political junkets. Much of the recent growth in the program is attributable to the enrollment of hundreds of thousands of children who were wrongly denied benefits in the past.

Until the 1990 Supreme Court decision in *Sullivan vs. Zebley*, the Social Security Administration used the same eligibility rules for children and adults. Those rules allowed adults to qualify for SSI either by showing how the disabling condition affected their ability to work, or by having a specific disability on the agency's list of impairments. Since children typically do not work, they could qualify only by having one of the listed medical disabilities. This system resulted in the exclusion

of many children with disabilities such as Down's syndrome, muscular dystrophy, spina bifida, AIDS, cystic fibrosis and other chronic illnesses or birth defects.

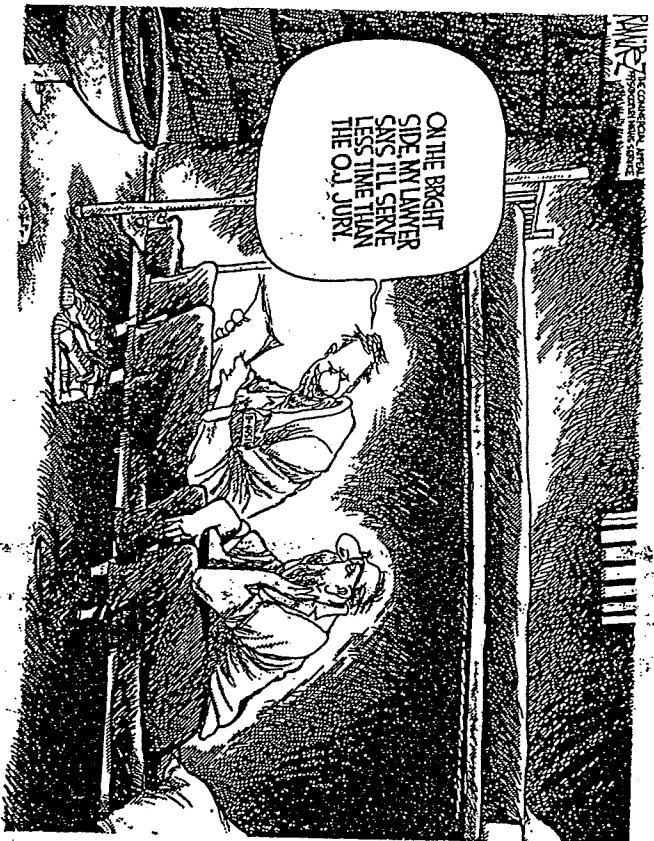
The court decision required the Social Security Administration to consider not only the children's medical conditions, but also the effect those conditions have on their ability to walk, eat, dress themselves and perform other daily activities. Eligibility occurs only if there is a medically determined impairment that limits the child's ability to function in an age-appropriate manner, comparable in severity to conditions that would disable an adult.

Also in 1990, the Social Security Administration revised its medical standards for

assessing mental impairments in children to reflect advances in medicine and science. Nonetheless, recent concern over the growth in the SSI program has centered on those children who have mental disabilities. Some have decried that children with "personality disorders" may qualify, although any child with a bad disposition could get SSI. But in order to qualify for benefits, personality disorders must be medically proven to result in long-term, deeply ingrained, maladaptive behavior.

Nearly two-thirds of children getting SSI because of mental disorders receive it because they are mentally retarded. A smaller group consists of young children who have clear developmental delay, but

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whose disabilities are difficult to specifically diagnose. Still others are children who are schizophrenic, delusional, schizoaffective or otherwise psychotic; have organic brain disorders, or suffer from severe mood disorders (such as manic and/or depressive syndrome), extreme anxiety, autism or attention deficit disorder.

The suggestion that the government is giving away money to anyone who wants it must surely outrage the families of children with disabilities. The application process is impersonal and intimidating. Processing is slow and ponderous.

Likewise, the image of children on SSI living it up at the Ritz could not be further from the truth. Children qualify for the SSI program only if they or their families have limited income or resources; the maximum federal payment is \$46 per month and the average payment is much less. Moreover, the demands on families who have children with disabilities are staggering. Such children may need constant supervision, special transportation, expensive equipment and a variety of services that cannot otherwise be obtained because of limited family income and inadequate coverage through other benefit programs. The proposed voucher system, similarly, would not cover many of these services.

Even with the assistance of SSI, many families with disabled children fall below federal poverty guidelines. Without the critical support provided by SSI, many more children would have to be institutionalized or hospitalized at even greater cost to the public.

As with any benefit program, there are cheaters. However, an investigation conducted in 1992 and 1993 by the Social Security Administration found no evidence of widespread malingering. The specter of fraud should not be used to undo the good now being accomplished as the SSI program attempts to overcome past inequities. Those looking for pork in government should turn their attention elsewhere.

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