



# Disability Dispatch

Your Source for Social Security News  
from the Law Office of Cathy L. Brackin

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## In Sickness and In Health

**I**n sickness and in health. The vows are heartfelt, but even the best relationships are put to the test when serious illness strikes. Whether you are married, in a committed relationship or just dating, chronic illness has a significant impact.

Loss of income is a major stressor when one partner becomes disabled. Household responsibilities become imbalanced as the healthy partner must assume more chores. Gone are the vacations, family parties or other recreational and social activities that the couple once enjoyed together. The sexual relationship can deteriorate, too.

While some couples say their relationships have grown stronger in the face of medical adversity, others maintain that they have suffered. My client **Linda** (name changed to protect privacy) shared the story of how her 21-year marriage ended. Her fibromyalgia progressed to the point where she could no longer work. Three years later her husband left. "He didn't understand how sick I was," Linda explains. He complained that there was "no end to it."

Her husband could not keep up with things around the house. They could no longer ride bikes or kayak together. Lost income was a factor. Linda describes her disability as a "thief

in the night" that stole everything from her.

Divorce rates are much higher than the average population in marriages involving a seriously ill spouse. Although statistics vary, some studies place the divorce rate as high as 70 percent. The divorce risk is higher when the woman is sick, according to a 2009 study published in the journal *Cancer*. The study examined 515 married patients with either brain tumors or cancer. Nearly 12 percent of the marriages ended either in separation or divorce after the diagnosis of serious illness. Of those failed marriages, 88 percent of the ill partners were female. The study suggests that men are less able to undertake a caregiving role and assume the burdens of family maintenance.

### An Expert's Advice

**W**hat can couples do to preserve their relationship? I got some expert advice from **Barbara Gondek, LCSW**, of the **Center for Family Guidance** in Marlton, New Jersey. She said that the sick person needs to have others acknowledge the illness. Don't downplay it with, "Everything will be alright." Communication is very important. The ill partner needs to be open to talking about how he or



she feels about the changes in their life. Ms. Gondek suggested drawing a picture of how one is feeling to help open up a discussion. As for the healthy partner, Ms. Gondek advises getting involved in a caregiver's support group or just getting out with friends. The ill person should be asked what he or she still can do. The caregiver should keep in mind that the ill person still needs a partner, not a parent checking up on them. Ms. Gondek recommends an excellent article on [www.webmd.com](http://www.webmd.com), "Chronic Illness: 7 Relationship Tips." ❀

## SEARCH FOR HELP WITH "NJ HELPS"

**H**ave you ever wondered if you are entitled to any benefits or services that you don't know about? NJ Helps is a one-stop resource for a wide range of services. Their website has a screening tool that searches 28 state and federal programs to see if you might qualify (entitlement is not guaranteed). It can help you find housing, childcare, employment, food, and more. Log on to [www.njhelps.org](http://www.njhelps.org). After answering questions about your household, income and expenses, NJ Helps identifies programs that may be appropriate. The screening tool is completely anonymous. ❀

*"Taking Your Case Personally"*



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to stay up-to-date  
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Social Security  
Disability and S.S.I.

## Faster Processing of Claims for "Wounded Warriors"

**T**he war in Iraq has officially ended. As our troops return home, many will be unable to work due to injuries both physical and mental. There is no accurate tally of the number of American service members who have come home less than whole. The Defense Department cites the number of "wounded in action" as 32,000; however, this figure is limited to those requiring immediate medical treatment. It does not take into account men and women returning from their deployment with traumatic brain injuries, post-traumatic stress, depression, hearing loss, breathing disorders and other long-term health problems. The number of injured Iraq vets is closer to 500,000 according to sources that include a study published in the *New England Journal of Medicine*, and estimates from The Iraq and Afghanistan Veterans of America group.

Social Security's "Wounded Warrior" program provides

veterans with expedited processing of their Social Security Disability claims. Any military service member who became disabled while on active military service on or after October 1, 2001, is entitled to have their claims processed faster than usual. The disability need not be service-connected.

Service members pay into Social Security just as other workers do. If a service member is out of work for a year, or is expected to be out for at least a year, due to a disability, that person may be a candidate for Social Security Disability. People in the military can apply for and receive benefits even while receiving military pay.

Once the application for Social Security disability benefits is taken, it is uniquely identified as being from a U.S. military service member, and it is expedited through all phases of processing. For more information visit [www.ssa.gov/woundedwarriors](http://www.ssa.gov/woundedwarriors).



## From the Editor

**A**s we enter 2012, my commitment to "taking your case personally" remains even stronger. As an advocate for Social Security Disability rights, I will continue to provide new information and resources as they become available. At [njdisabilitylaw.com](http://njdisabilitylaw.com), you can find videos that provide answers to frequently asked questions. I will continue to publish articles of interest in this newsletter (now a quarterly publication). My fan page at [www.facebook.com/njdisabilitylaw](https://www.facebook.com/njdisabilitylaw) has a new look, and I will continue to post up-to-date information there. My wish is for every one of us to remain healthy and active, but if a disability prohibits you from working as you should, please know that I am here to help you when it comes time to secure the benefits you deserve.

All the best, C.L.B.

**Disability Dispatch** is published by the Law Office of Cathy L. Brackin. It is not intended to give legal advice. You should consult an attorney for advice regarding your individual situation.

Editor: Cathy Brackin; Design: Carol Ann DeSimine, Big Eye Media

Law Office of Cathy L. Brackin ♦ Berkshire Executive Campus ♦ 4151 Rte 42 ♦ Turnersville, NJ 08012

856.513.6362 ♦ [brackin@njdisabilitylaw.com](mailto:brackin@njdisabilitylaw.com) ♦ [www.njdisabilitylaw.com](http://www.njdisabilitylaw.com)