



**CONSORTIUM FOR CITIZENS
WITH DISABILITIES**

Social Security Caregiver Credit Measures Must Include Veteran Caregivers

What Are Social Security Caregiver Credits?

Social Security retirement benefits are based upon a person's earnings in the workplace and when someone has to drop out of the workforce to care for a loved one, this can have an adverse impact on their future financial security in the form of lower benefits. In recent sessions of Congress, legislation has been introduced to allow people who provide at least 80 hours a month of unpaid assistance for a relative with disabilities to continue earning Social Security credits. They would be able to continue earning these credits for up to 60 months and the months spent as a caregiver would count under Social Security as if they had been paid a wage.

Why Does This Matter to Veterans with Disabilities?

For many caregivers of veterans, this legislation could be of great importance. Unfortunately, caregivers of post-9/11 veterans with significant disabilities would be ineligible for these caregiver credits if they take advantage of benefits under the Caregivers and Veterans Omnibus Health Services Act of 2010. That law provides these veteran caregivers with a modest stipend to help support their families as they attend to the needs of a seriously disabled veteran. However, bills introduced in past Congresses specifically exclude anyone who receives compensation for their caregiving. As a result, these veteran caregivers would not benefit from these measures. In an ironic development, the VA law specifically excluded counting the caregiver stipend for purposes of earnings credit under Social Security. Thus, should Social Security caregiver credit legislation be enacted, post-9/11 veteran caregivers will be denied Social Security retirement credits under both programs. Furthermore, efforts are underway to extend the VA caregiver benefits to all veteran caregivers. Under such circumstances, all veteran caregivers would be denied credit for Social Security benefits under Social Security caregiver credit measures.

Our Position

The CCD Veterans Task Force urges Congress to ensure that Social Security caregiver credit legislation does not inadvertently exclude caregivers of veterans with disabilities.