

# Looking Beyond the Surface: A Holistic Approach to Special Needs Planning

2020 will be a year we all remember. I don't think many will argue about that statement. There are many obvious reasons for this, but at my house, there is one that may not be known to anyone except me. During the time of social distancing and spending more time at home, I decided to start a project that has been hanging over my head for years. I bet many of you have this same project looming – the photo album project.

My husband and I had our children in a time when you took lots of photos using film, had them printed at a photo store, and came home with them in a paper envelope to admire. Every picture in the roll was printed; we didn't know how to edit or use filters. Some of the photos turned out great, while others were just awful. We have them all just the same.

In the beginning of parenthood, I was great at doing scrapbooks, curating every page. As time and our lives started to speed up, the care with which I handled these photos diminished. Instead of taking time to make beautiful scrapbooks, the photos just ended up in boxes, rarely looked at, but enjoyed when I did get a glimpse of them. My children are now 24 and 28, so you can imagine how many boxes we have. I have thought about tackling this project many times, only to be discouraged by the thought of having no idea how to organize them. I was overwhelmed by the task, so I never got very far. I admit, I started to go down that path again, but this time one thing was different.

While sitting on the floor looking at the piles of pictures and again feeling like I had no idea how to organize them, my husband came into the room and gave me a gift. He said, "Why don't you just put them into the albums without thinking about the order? Complete one page at a time, and then each page will be a burst of memories that will make us smile. Memories come to us like that. They aren't organized in neat little scrapbooks." This was a revelation to me. Not worrying about organization gave me permission to look at each photo and sit in the memory the picture represented.

It was during one of those moments last week that I sat looking at a photo of my daughter and my niece. At first glance, anyone who saw this picture would automatically see the family resemblance in the huge smiles on their faces. They both looked happy and healthy. From the picture, you would never know that each has hidden disabilities that affect their daily lives. My daughter copes with the consequences of a traumatic brain injury, while my niece was born with a significant heart condition that has resulted in five surgeries and numerous procedures to help manage her symptoms.

When most people think of individuals with disabilities, they imagine those that are visible. Have you ever observed a seemingly able-bodied person parking in a handicapped spot or learned about a student who was given extra time on an assignment even though it didn't seem like there was any reason for it? People with *hidden* disabilities often face specific challenges in their workplaces, communities, schools, and even when traveling.

My niece recently told me that some of the students at her school think she is faking it when she needs to take extra breaks during endurance tasks like in her PE class. Did you know that people with hidden disabilities are often scrutinized by society as looking able-bodied? When someone uses a wheelchair, cane, or a service animal, those are common indicators you may think of that lead you to believe the individual has a disability. Their disability seems

obvious. There are no questions that the disability exists. Many individuals with invisible disabilities may come across as able-bodied and/or healthy, and they often receive boundless criticism about their disability status from family, friends, co-workers, and the community.

According to the Americans with Disabilities Act of 1990 (ADA), an individual with a disability is a person who has a physical or mental impairment that substantially limits one or more major life activities, has a record of such an impairment, or is regarded as having such an impairment. Many people with invisible disabilities fear contempt, so much that they prefer not to share their disability with others. Invisible disabilities can include intellectual or learning disabilities, psychiatric disabilities, hearing impairments, and neurological disabilities, for example.

Do you happen to be someone with a hidden disability or know someone who may have experienced challenges in our society due to a obvious or hidden disability? In my personal experience, I've found these five truths help guide how I treat others, whether clients or strangers:

1. Like the old saying goes, "You can't judge a book by its cover." What you see of someone on the outside may not immediately show the full picture, and it's important not to rush to judgment, whether someone has an obvious disability or one that may be invisible.
2. Having a disability does not mean you're not worthy of living a fulfilling life. It may be easy for someone without a disability to assume someone with a disability is destined to live a lesser life, and that couldn't be farther from the truth. It may also be easy for someone with a disability to feel the weight of the challenges their disability may bring; however, life does not need to be defined by the disability.
3. It's okay to ask for help, no matter your situation. If you have a disability or you don't, it will always be acceptable to take advantage of resources available to you or seek assistance when you know you need it. This is especially the case for our elder law and special needs planning clients.
4. Don't waste your time being a roadblock. If someone is asking for help or different accommodations, don't have the immediate mindset of "this person doesn't need help." Instead, take the opportunity to find out more and hold off shutting the person down.
5. Remind yourself that none of us are the same, and that's actually a good thing. The more we interact with others who are not exactly like us, the more we learn, grow, experience, and can even accomplish.

Our team at Chambliss takes all types of disabilities seriously as we help families plan for their future. Whether it is advocating for disability benefits or drafting a special needs trust, we understand the needs of people with disabilities.

*If you have any questions about special needs planning, please contact me, [Amy Boulware](#), or a member of our [Special Needs Planning team](#).*