



## ABOUT SOCIAL SECURITY DISABILITY\*

### SSA Considers You Disabled If...

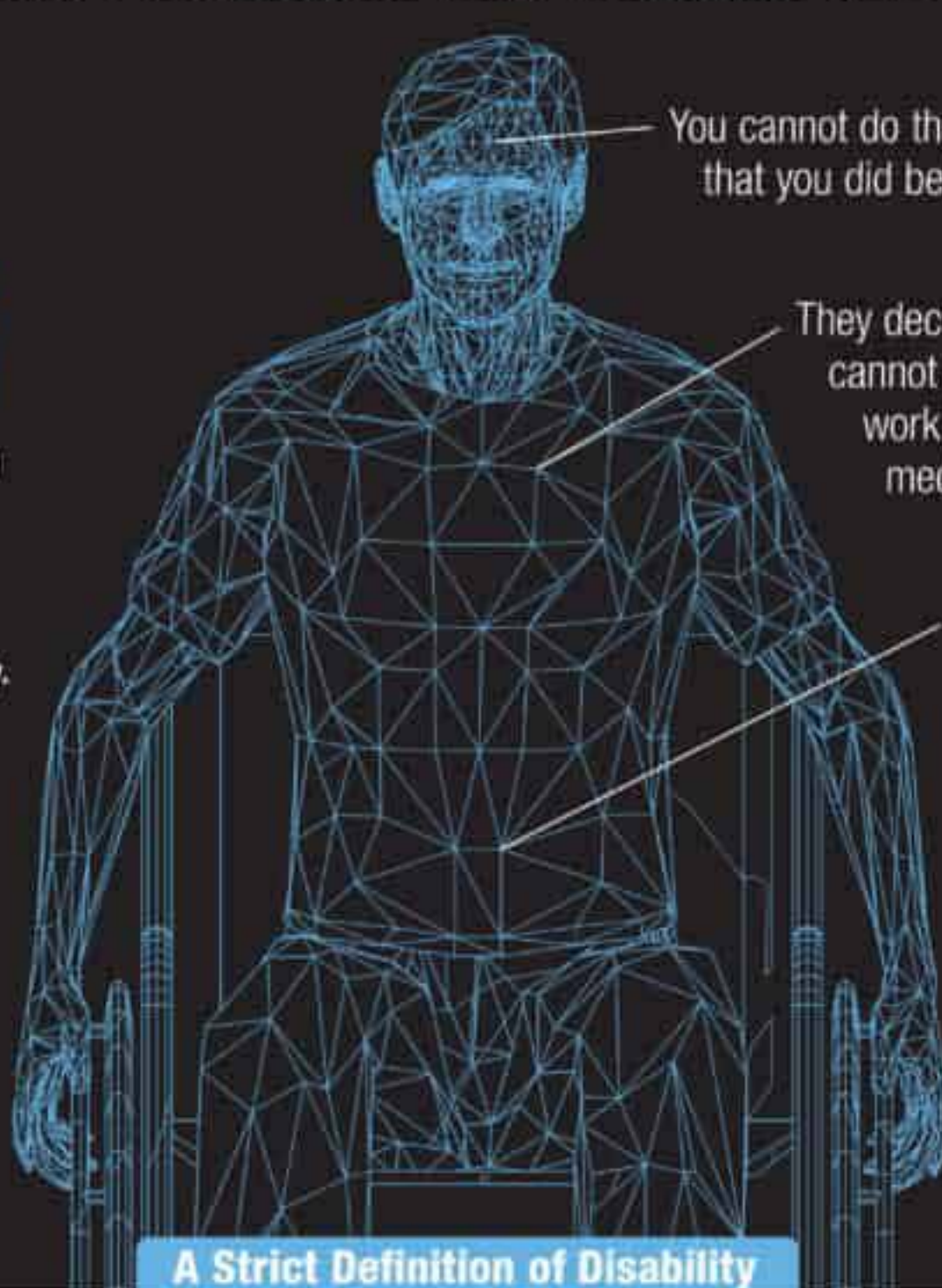


#### Social Security Administration

Under SSA, the definition of disability is different than other programs.

**Social Security pays only for total disability.**

No benefits are payable for partial disability or for short-term disability.



You cannot do the work that you did before.

They decide that you cannot adjust to other work because of your medical conditions.

Your disability has lasted or is expected to last for at least one year or to result in death.

#### A Strict Definition of Disability

Social Security program rules assume that working families have access to other resources to provide support during periods of short-term disabilities, including workers' compensation, insurance, savings and investments.

### How SSA Decides If You Are Disabled

If you meet the earning requirements to qualify for disability benefits, SSA uses a step-by-step process involving these 5 questions:

**1**

#### Are you working?

If you are working and your earnings average more than \$1260 gross (in 2020),<sup>†</sup> you generally cannot be considered disabled. They consider earnings of that amount or more "substantial gainful activity."

NOT WORKING?

EARNINGS TOO HIGH

<sup>†</sup>\$2110 for blindness (in 2020)

**2**

#### Is your condition "severe"?

Your condition must significantly limit your ability to do basic work such as lifting, standing, walking, sitting, and remembering – for at least 12 months. If it does not, they will find that you are not disabled.

CONDITION SEVERE?

CONDITION NOT SEVERE

**3**

#### Is your condition found in the list of disabling conditions?

For each of the major body systems they maintain a list of medical conditions that they consider so severe that it prevents a person from full time work.

**Compassionate Allowances:** Certain cases may qualify for disability as soon as the diagnosis is confirmed, such as acute leukemia, Lou Gehrig's disease (ALS), or pancreatic cancer.

If your condition is not on the list, they have to decide if it is as severe as a medical condition that is on the list. If it is, they will find that you are disabled.

NOT DISABLED?

YOU ARE DISABLED

CONDITION NOT SEVERE

**SSA decides you are not disabled.**

**4**

#### Can you do the work you did previously?

At this step they decide if your medical impairments prevent you from performing any of your past work. If it doesn't, they will decide that you don't have a qualifying disability and your claim will be denied.

CAN'T PERFORM PAST WORK?

CAN PERFORM PAST WORK

**5**

#### Can you do any other type of work?

If you can't do the work you did in the past, they look to see if there is other work you could do despite your impairments. They consider your medical conditions, your age, your education, any past work experience and any transferable skills you may have. If you can do other work, they will decide that you don't have a qualifying disability and your claim will be denied.

CAN'T DO OTHER WORK?

CAN DO OTHER WORK

**\$**

#### SSA will decide you are disabled.



\*Adapted from SSA.gov.