

# BENEFITS & BEYOND

Social Security Disability

THE  
JAN DILS  
FOUNDATION

JULY 2022

## Is Age a Factor in Social Security Disability Claims?



*In This Issue*

**Is Age a Factor in Social Security Disability Claims?**

**How Much Money Can You Get in Social Security Disability Benefits?**

**What's Cooking? No-Cook Summer Salad**

**S**ome say age is just a number. While that may be true, the Social Security Administration (SSA) pays special attention to that number when reviewing claims for disability. In addition to the severity of the disability, including its impact on your life and ability to work, the Social Security Administration takes age into account when evaluating benefit claims — presuming that the older a person is, the more limited the kinds of work they can do.

You may have been told that age 50 is the magic number to be approved for Social Security disability. While age 50 is an important consideration for Social Security disability claims, there are additional factors to consider such as the claimant's physical and mental work restrictions and limitations, as well as education and work experience.

When reviewing disability claims, the SSA makes a determination about whether the claimant can perform sedentary, light or medium work. Generally, sedentary work is defined as a sitting job, with minimal standing and walking, that requires only 10 pounds of lifting. Light work is considered to require standing and walking for 6 hours of a workday, and lifting up to 20 pounds. Medium work requires standing and walking for 6 hours and lifting up to 50 pounds.

The SSA also considers the claimant's education and work experience. The adjudicator will determine whether a claimant can communicate in English, whether they have a limited education, or whether they have additional education or vocational training. The SSA also reviews all relevant work skills.

### What Are "the Grids"?

The principle of the grids is that once someone reaches age 50 or age 55, they are less likely to be trained for a different career requiring

different job skills. For example, suppose a 50-year-old disabled coal miner has no other work history and has proved that they can no longer perform physically demanding work in a coal mine. Social Security considers this person disabled if they are physically limited to performing a sedentary job. However, if a 50-year-old has worked in a job that is less physically demanding, such as a secretary or a customer service representative at a call center, that person may not be considered disabled unless they can prove they are incapable of working at a sedentary job.

The SSA considers applicants between the ages of 18 and 44 to be "young individuals." Those between 45 and 49 are classified as "younger individuals," while people between 50 and 54 are defined as approaching "advanced age."

After a person's 55th birthday, the SSA identifies them as being at an "advanced age." Applicants between the ages of 60 and 65, meanwhile, are defined as "closely approaching retirement age."

The SSA looks at work history, medical records, educational background, and residual functional capacity, among age and other important factors. While there is no doubt that young people often need disability benefits if they are unable to work due to an injury, illness, or other condition, the older you are, the easier it is to prove your disability.

We can become disabled at any age. And whatever your age, you are more likely to be approved for Social Security disability benefits if you have an experienced attorney by your side. See your medical professional, then contact us at [jandilsfoundation.com](http://jandilsfoundation.com) or call us at 833.534.3577. We are here to help.



## Letter From Jan

Summer is now in full swing. The kids are out of school, folks are going on vacation, and the living is easy — at least it is for most of us. Remember those you care about who aren't as fortunate and take the time to check in with them to see if they need anything, or maybe just sit with them for a while and listen to what they have to say. It will make both of you happier.

Social security disability insurance can be a lifeline for those in need; however, a labyrinth of paperwork and regulations is often required in order to receive it. Navigating those regulations is what we do. If you, or a loved one, needs guidance when dealing with Social Security, please don't hesitate to contact us. We are here for you.

Lastly, we at Jan Dils, Attorneys at Law, want to wish you all the joys of summer. Remember: Don't text and drive, and let's be careful out there!

## MINDFUL MATTERS

### One Way to De-stress and Enjoy Life More

What if you suddenly couldn't connect using your computer or your smart phone? How would that impact your stress and communication? Would you feel lost? A lot of us lived for many years without a smart phone in our pocket — now we feel naked without them. When did we get so dependent on instant communication?

We often take this technological ability to communicate with others quickly and effectively for granted. Recent research has shown that we are often connected when we should be offline, which adds to our overall stress and social disconnection.

According to one recent study, 31.7% of adolescents now exceed the maximum

recommended 2 hours a day of TV and video games. And the percentage of teenagers who had a family meal with their parents dropped to 34.8%. Also, 30% of us admit to checking work messages while on vacation.

Want to de-stress and enjoy life more? Here are a couple of suggestions:

- *Your vacations are a great way to reconnect with loved ones. Take all the time*

*you are allotted. Turn off your smart phone and put away your devices. Take the time to find out what is important to the people around you. This can only be done by talking, listening and sharing.*

- *Make it a point to have dinner together more often. It is too easy to let outside activities dictate your schedule and interfere with family time. Turn off the distractions and focus on the connection.*



Ironic, isn't it, that the more "connected" we are, the more disconnected we can feel from our families and friends? Maybe a "reboot" is as good for people as it is for smart phones.

Source: <https://worksmartlivesmart.com/effective-communication-month-june/>

## Recreational Spotlight

### Downtown PKB Cleanup/Greenup Day

In keeping with Jan Dils, Attorneys at Law's, tenet of giving back to our communities, a dozen Jan Dils team members gathered at Bicentennial Park in downtown Parkersburg to participate in the Downtown Cleanup/Greenup on Saturday, May 14. Trash was bagged, flower pots were planted, seeded and watered, and a good time was had by all. To top it off, there was pizza for the participants. A big thank you to Union Bank for sponsoring the cleanup day!



# How Much Money Can You Get in Social Security Disability Benefits?



**IF YOU ARE** eligible for Social Security Disability Insurance (SSDI) benefits, the amount you receive each month will be based on your average lifetime earnings before your disability began. Unlike Veterans compensation, workers' comp, or Supplemental Security Income (SSI) payments, SSDI isn't based on how severe your disability is or how much income you have — everything depends on those lifetime earnings.

## Estimating Your Social Security Disability Amount

In 2022, the average SSDI payment for an individual is \$1,358, but almost two-thirds of

“  
**Because benefit amounts depend on lifetime earnings, there's a wide variation in how much Social Security pays.**  
 ”

SSDI recipients receive less than that. Only 10% of SSDI recipients receive \$2,000 per month or more.

The 2022 average monthly benefit for an SSDI recipient who has a spouse and children is \$2,383. (Minor children and spouses who are taking care of children or have reached retirement age can also get benefits.)

Because benefit amounts depend on lifetime earnings, there's a wide variation in how much Social Security pays. For instance, say you're age 55, the most common age at which disabilities start. For 55-year-olds who have worked their entire lives, Social Security typically pays \$1,000 to \$2,700.

Within those ranges, the amount you'll receive will depend on:

- Your average income over 35 years
- Whether you paid self-employment taxes if you owned your own business or freelanced
- Whether you worked in any jobs that didn't pay into the Social Security system, such as state or local government jobs
- Whether you took any years off work for child-rearing or long-term illness

## How Do I Find Out My Social Security Benefit Amount?

The exact amount people receive in SSDI benefits each month is unique for every individual. The SSA uses a complex weighted formula to calculate benefits for each person, up to 2022's maximum benefit of \$3,345.

Your Social Security Statement is the best place to find your SSDI benefit amount.

*Continues on back page >>*

## What's Cooking?

### NO-COOK SUMMER SALAD



It couldn't get any easier. By **Kayla Lowe**, VA Case Development Team Leader.

#### INGREDIENTS

*Your choice of:*

**Vegetables:** tomatoes, corn, summer squash, cucumbers

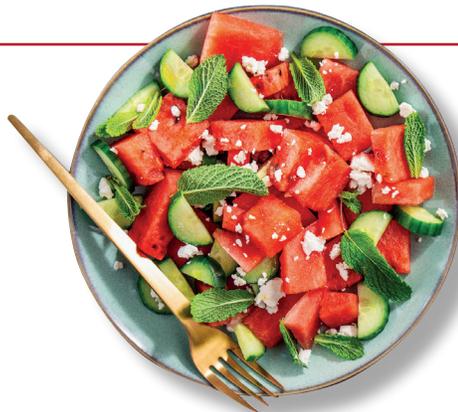
**Fruits:** watermelon, berries, peaches

**Herbs:** basil, dill, mint

Feta cheese (as much as you like)

Olive oil

Salt and pepper



**DIRECTIONS:** Dice fruits and vegetables into bite-sized pieces. Place in a large bowl, toss with a little olive oil until lightly coated, and add salt and pepper to taste. Mix in feta cheese and top with finely chopped herbs.

## IT'S GAME TIME

### COMMONYMS

#### What's a commonym, you ask?

A commonym is a group of words that have a common trait in the three words/items listed. For example, the words: A car - A tree - An elephant... they all have trunks. These will make you think!

1. Green - Moola - Dough
2. Playing - Time - Greeting
3. Punch - Hair - A Volleyball
4. High - Balance - Laser
5. Human - Rat - Relay
6. Cat - Dog - Gold
7. Toad - Foot - Bar
8. French - Eskimo - Hershey
9. Area - Fire - Zip
10. Gray - Red - Timber

*Answers: 1. slang for money 2. types of cards 3. they can be spiked 4. beams 5. races 6. fish 7. stools 8. kisses 9. codes 10. wolves*

**JULY 2022**

P.O. Box 112  
Parkersburg, WV 26102

**PERSONAL INJURY / VETERANS DISABILITY / SOCIAL SECURITY DISABILITY**

Want to keep up with all the latest news or get to know us better? Like us on Facebook!



Connect with us on our social networks!



*Continued from inside page >>*

You can find your statement online at [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount). Your statement will tell you exactly how much SSDI you will get if you become disabled this year.

**Amount of Disability Backpay**

By the time they get an approval letter from Social Security, most disability applicants are eligible for back payments of benefits. The number of months of back payments you'll receive will depend on when you applied for SSDI and the date you became disabled, as determined by SSA. (This is your "established onset date," or EOD.) How much you'll receive in total SSDI backpay depends on your monthly SSDI benefit amount.

**Five-Month Waiting Period**

Once you're approved for benefits, there is a five-month waiting period, starting at your disability onset date, before you can be paid benefits. This means that, to receive the

maximum amount of backpay (going back for the 12 months before your application date), you must have an EOD of at least 17 months prior to your application date (or your protective filing date).

“  
**SSDI and SSI benefits provide a vital financial lifeline for individuals unable to work due to physical or mental disabilities.**  
”

**Protective Filing Date**

You can establish a protective filing date (PFD) by making a written statement to the SSA that you intend on filing for disability benefits. A PFD is also established when you begin an online application, even if you don't complete it.

SSDI and SSI benefits provide a vital financial lifeline for individuals unable to work due to physical or mental disabilities. If you are applying for Social Security disability benefits, you should speak with an experienced Social Security disability attorney as soon as possible to ensure that your application thoroughly documents your condition and your legal right to benefits. We can help. Contact us at [JanDilsFoundation.com](http://JanDilsFoundation.com) or call us at **833.534.3577**.