

What Is the Average Time for a Social Security Disability Claim?

Q: If I cannot work, how am I supposed to support myself while applying for social security disability?

A: It can take quite some time for an application for social security disability to go through the review process. Finding ways to get by in the meantime can be worrisome for some claimants. Given the duration some claims take, it is vital to examine and adjust your budget when possible. Try to eliminate all spending that is not mandatory. Even if you can pay for those things now, you need to have a financial cushion should your claim take a year or two. Try to put savings away for the sole purpose of supporting you through the long wait that may happen with your social security disability application. Mandatory expenditures can sometimes be adjusted to allow flexibility during the waiting period. Some gas and electric companies have aid programs for those with limited income to help pay for winter heating bills. Restructuring a mortgage to allow you to access equity or simply lower your monthly payments can be considered. Additionally, many individuals find that they can rely on friends and family for short term loans or other support. Look into aid programs to help with doctor bills and medication. You need to continue to go to the doctor. Many charities offer assistance to pay for medications. Look into state health assistance programs. Find free clinics, if need be, for routine visits. Many medical offices will help individuals in financial need by coming up with bill payment strategies. Knowing that you are applying for disability, billing departments are more willing to work with you. Filing for public assistance programs can also be helpful. General Assistance is a state program that can lend you money that will have to be repaid after your social security disability case has been processed. Section 8 housing aid or food stamp programs may be helpful if your wait is long. If you are in financial dire straights, you might consider talking to a social security attorney. You may be eligible for dire need assistance with social security. Dire need status can grant you financial assistance and help your case be processed more quickly.

Q: Is it possible to apply for social security disability benefits at an actual Social Security office?

A: The three methods for filing for social security disability benefits are in person, via the telephone or via the internet. Most people believe handling it in person is the most advantageous. Meeting with your claims representative will give you one on one communication. The claims representative will have a chance to observe you functioning with your current injury or condition, and you have a chance to introduce your case. An in person appointment gives your claim the foundation for the application review process. To request an initial appointment in person, call Social Security and tell them you would like to apply for social security disability insurance in person. You will then receive a confirmation of the scheduled appointment via mail.

Q: When should you expect notification of a decision on a social security disability case?

A: Decisions on some cases are reached within a few months, while others are not reached for years. The average time for a complete application to go through the initial review stage is 3 months.

About the Author

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