

Your Social Security Disability Account

Q: Should I apply for social security disability benefits under my social security account or my deceased spouses?

A: Of course, for most people applying for social security disability, your objective is to receive the highest payments you can. In some cases, you will receive the most generous payment by applying under a deceased spouses SS account. In other situations, the greatest social security disability payment will come from applying under your own account. In either case, you will need to determine the highest payment, as you cannot apply under both.

When deciding if you want to apply under a spouses account or your own, calculating the highest social security disability payment is an obvious first step. The wisest thing is to consult the Social Security Administration to figure out under which account your payments would be higher. Whether the payments are higher under your own social security disability account or your deceased spouses is determined by your current age, the severity of your disability, and your earnings record. If you do apply for survivors benefits, you will generally receive full benefits if you are at full retirement age or older at the date of application (or over 50 and disabled). If you are under full retirement age but 60 or older, you will receive anywhere from 71 to 99% of your deceased spouses social security disability benefits.

Q: I am receiving social security disability but I want to apply for SS retirement.

A: Generally, if you receive social security disability benefits, those benefits will be transferred to retirement benefits upon reaching retirement age. For most recipients, this conversion requires little or no effort. Speak to the SSA or a social security disability lawyer for more information.

Q: I heard the everyone has their social security disability application denied by the SSA the first time they apply. Is that true?

A: While you may hear plenty of horror stories about constant rejection from the social security disability program, the truth is that not all first claims are denied. The Social Security Administration has no policy or regulation stating that all first applicants should be denied. That said, it is true that many first applications are denied, and that approvals tend to result from the appeals process.

Nationwide, 70% or so of social security disability claimants are denied on their first application. The biggest problem with this is that many who see their claims rejected do not know what to do improve their chances of being approved on the next application. Since most social security disability approvals happen through appeal, it is key to have knowledge of the ins and out of the appeals process. Consult the Social Security Administration or a social security disability expert for more information.

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