

On behalf of Kerry L. Sullivan at Sullivan Sullivan & McGuire, P.C.

*The Social Security Administration is sensitive to the unique limitations of older workers.*

Almost three-quarters of all recipients of Social Security Disability Insurance in 2013 were age 50 or older, according to the Social Security Administration. It makes sense that numbers would be higher for older beneficiaries of SSDI, the disability insurance program that is part of the federal Social Security program, just by virtue of the fact that people are more susceptible to health problems as they age.

Interestingly, however, Social Security eligibility does take into account a vocational aspect of aging that makes it harder to work in later years. Specifically, the process the SSA uses to analyze a claim considers the increasing difficulty of the ability to transfer job skills and adjust to other types of work as a person ages.

To be legally disabled for SSDI purposes, the claimant must have a serious physical or mental medical impairment or combination of impairments expected to last at least one year or result in death that prevents him or her from engaging in substantially gainful activity.

The SSA uses a five-step process to analyze whether an applicant meets this definition of disability:

- Is the claimant engaging in substantially gainful activity? If yes, not disabled. If no, continue.
- Is the impairment severe? If no, not disabled. If yes, continue.
- Does the impairment meet or equal an impairment in the SSA's listing of impairments considered automatically disabling? If yes, disabled. If no, continue.
- Can the claimant return to his or her previous work despite the impact of medical impairment? If yes, not disabled. If no, continue.
- Can the claimant adjust to another type of work considering his or her impairments, age, education, work experience and transferable skills? If yes, not disabled. If no, disabled.

Advancing age comes into play at step five, the last step. At this point, the SSA considers whether the applicant matches certain worker profiles that automatically require a finding of disability, as well as whether he or she fits into the Medical-Vocational Guidelines, known as the Grids.

The Grids place into tables characteristics that impact employability: exertional limitations, age, education and work experience. If an individual matches the factors in the Grids, the applicable table indicates whether there are significant numbers of jobs he or she could do or not, determining whether the definition of disability is met for benefit purposes.

If the applicant does not fit into the Grids (for example, he or she might have limitations not taken into account by the Grids like mental limitations or fatigue), the agency should consider the Grids as a framework for analysis, but must also look at other reliable vocational evidence to determine whether the individual could do other work.

People age 50 or older with impairments that prevent them from working should not hesitate to explore applying for SSDI, especially since the legal analysis of disability specifically considers the negative impact on vocational skill transferability that come with aging.

Such an older individual should seek legal advice from an experienced SSDI attorney who can assist with an application or advocate for and advise an applicant at any stage of the application or appeal process (denials can be appealed up through the agency and to federal court, if necessary.)

The Social Security Disability attorneys at the Denver-based law firm of Sullivan, Sullivan & McGuire, P.C., provide just such advocacy and representation to SSDI claimants of any age.

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