

More Texans Apply for Social Security Disability Insurance — and Wait for Benefits

Written On January 4, 2010 By Bob Kraft

The Watchdog column in the <u>Fort Worth Star Telegram</u> recently had a good article about the hardship of the long waiting time for Social Security disability applicants. This has been a problem for all the years our firm has been representing Social Security disability claimants, and while it is somewhat better now than at times in the past, the wait is still unconscionable for people who are too disabled to work and bring in any income. Here are excerpts from the column:

In Texas, about 50,000 people are waiting to hear back about their initial application to get SSDI benefits, paid to people who are under retirement age but can no longer work because of a disability.

That number of applicants almost doubled in one year, the Social Security Administration says.

If statistics hold true, about two-thirds of them will be denied and go on to appeal that initial decision.

And 30,000 others who were denied are waiting for hearings — about 3,700 of them applying to the Fort Worth regional SSA office, government statistics show.

The numbers are growing because, in addition to aging baby boomers, more Texans are applying for disability in a poor economy. A monthly payment can be \$1,000 or more.

The good news, SSA says, is that the wait for Texans to get a hearing is 288 days. If that sounds like a lot, well, the national average is around 446 days.

"The Fort Worth area is faring much better than the nation as a whole," said Mark Lassiter, a spokesman for the Social Security Administration.

Kraft & Associates 2777 Stemmons Freeway Suite 1300 Dallas, Texas 75207 Toll Free: (800) 989-9999 FAX: (214) 637-2118 Still, any wait of a year or more can send some applicants into near-poverty. While they wait, they can't

work and receive little or no income. Some lose their house and their health insurance. Many deplete their

savings.

"Even when it's getting better, it's still too long for people to wait for an appeal," says Ethel Zelenske,

director of government affairs for the National Organization of Social Security Claimants' Representatives.

"They planned for baby boomers getting old, but who could plan for the economy going into such a

tailspin? That's really thrown people off. And Congress is aware and giving the agency more money to

deal with it. But that's a really difficult situation."

Zelenske said many workers don't apply for benefits if they become impaired as long as they can keep

working. That's why the recession has brought a surge in applications.

"If they lose their job, it's not likely they will find a job somewhere else," she said. "There really are no

options for them. What's available to them is filing for benefits."

With unemployment hovering at a high level, the expected influx of applicants — from 2.6 million in 2008

to 3.3 million next year — will cause a greater backlog for hearings, she predicts.

Last month, Social Security Administration Commissioner Michael J. Astrue told Congress that the

process is improving because people can now apply electronically.

The agency received \$500 million in stimulus funds this year to help process the backlog. Some 8,600

employees were quickly hired. "We also maximized the use of overtime across the agency," Astrue said.

For some, he said, the wait has been 1,000 days. Two years ago, there were 65,000 cases pending for

that length of time. But the number is dropping.

"No one should have to wait years for a decision on their benefit claim," he said.

Social Security Administration Inspector General Patrick O'Carroll told Congress last month that

requesting a hearing before an administrative law judge can still mean "a wait of over 800 days."

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