

## Working While Awaiting Social Security Benefits

Q: While you are awaiting a decision on a disability application for social security benefits, how are you supposed to support your family?

A: The application review process for social security benefits can take anywhere from a few months to few years. Most cases take on average about 3 months to go through the initial review process. Most claims are denied during the initial review process. If an application is not approved, you can apply for reconsideration and, if you are denied again, appeal to have your case heard before an administrative judge. Appeals will make your wait even longer. Most estimates say cases that go through an administrative hearing take 2.5 years from initial application to final decision. Unfortunately, it is almost impossible to anticipate the length of time it will take for a decision to be rendered on a claim for disability benefits. Since most people cannot work while awaiting a decision about their application for social security benefits, getting by financially can be a hardship. Even those who can work in some capacity find it tricky. Your earnings must be below what Social Security has established as the substantial gainful activity limit. Unfortunately, no matter how small the workload, be aware that it could influence how your injury or condition is viewed by the reviewer. No matter what your decision is about working in a limited capacity, plan ahead as soon as you apply for [social security benefits](#). Get rid of discretionary budget items and, instead, set aside the money. Many claimants refinance their property, so they will have money to put toward living costs while they wait. Consider moving to a smaller or less costly place, if you are renting. Some claimants are able to rely on loved ones for a loan or other resources during the interim period. Submit applications for public assistance programs. Contact your utility companies to see if they offer aid programs. Many medical billing departments will work out payment plans, if they know your particular financial situation. There are many non profit organizations that also provide assistance. Some groups pay for prescriptions for those who qualify.

Q: I collect social security benefits and am worried about keeping up with my mortgage. Do you know of any program provided by Florida that will help me in this situation?

A: You may be eligible for an exemption from Florida. An exemption will lower the assessed value on your home by up to \$50,000. Apply for a disability exemption.

Reference [Florida social security lawyer](#) ... [Social security attorney orlando](#) ... [Tampa social security lawyer](#) ... [Florida social security lawyer](#) ...

## About the Author

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