

Wait Times for Disability Claims Are at an All-Time High. Here's How to Avoid Further Delays

Underfunding led to massive processing delays and a backlog of nearly a million applications, according to the Social Security Administration.



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5 min read



Wait times for decisions on disability benefits have reached an all-time high.

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The Social Security Administration notified roughly 170,000 Americans in December about the status of their disability benefits applications. The average wait time for a decision was seven months, the longest it's been in 14 years, according to a [recent report from USAFacts](#).

Jeff Nesbit, deputy communications commissioner for Social Security, said years of inadequate funding means the agency "cannot keep up with the demand for service and our annual fixed cost increases."

Disability Determination Services, which assesses disability claims, has been hit particularly hard, Nesbit wrote in a [September 2022 memo](#), "due to historically high attrition as workloads become less reasonable with fewer staff."

How long does it take to process my disability claim?

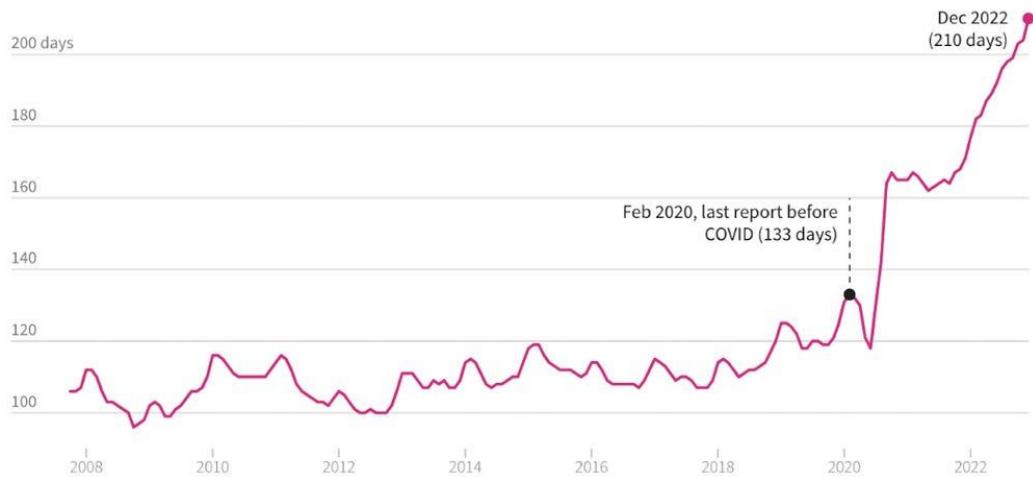
[Close to 8 million Americans](#) receive monthly Social Security disability benefits each month. To qualify, you must have a condition that prevents you from working for at least a year or that is likely to result in your death.

Funds are issued primarily via Social Security Disability Insurance, or SSDI. Another program, Supplemental Security Income, or SSI, targets older individuals with limited financial resources. (SSI is funded by the Treasury but administered through the SSA.)

The earliest you can receive an SSDI payment is five months after Social Security determines you are eligible. So, the longer it takes to process a claim the longer it takes to start getting benefits.

The average wait for an initial decision is now seven months, according to USAFacts, three months longer than it was in 2019.

The average processing time for initial disability benefit applications has reached a new high



USAFacts

"These are folks who can't work, so not accessing funds for that amount of time is a real hardship -- especially during high inflation," [Joel Eskovitz](#), director of Social Security and savings at [AARP's Public Policy Institute](#), told CNET. "You can't be gainfully employed while you apply -- selling things online or driving for Uber could put you over the line."

An estimated [two out of three applicants](#) are denied their initial request, according to USAFacts, which also found the appeals process has less than a 50-50 success rate (47%) and can take years to complete.

Each year, roughly 8,000 disability applicants file for bankruptcy and 10,000 people die still waiting to hear about their claim, according to a 2020 report from the [Government Accounting Office](#).

Why does it take so long to process a disability claim?

Nesbit said a shortage of employees has helped create a lag in evaluating claims. A hiring freeze instituted in March 2022 has been lifted, he added, but staffing levels are still at a 25-year low.

"As we lose employees, our service deteriorates," Nesbit said. "As a result, the public is experiencing delays in service and long waits for disability decisions," he said. A continued shortfall, "will make it even harder to dig out of our current backlogs and will increase the public's wait for service."

In August, the backlog of claims reached 929,000, over 25% more than there were in September 2021.

While Republican lawmakers have floated proposals to cut Social Security spending, President Joe Biden requested \$14.8 billion for the agency, a \$1.4 billion increase from last year.

Kathleen Romig, director of Social Security and disability policy at the Center on Budget and Policy Priorities, said the funding increase was critical for the agency to replace thousands of departed employees and to modernize an "antiquated technological infrastructure."

"Simply treading water is not acceptable, " Romig wrote in a Nov. 18 blog post.



Chronic underfunding has led to a massive backlog of disability applications.

Jeffrey Greenberg/Education Images/Universal Images Group via Getty Images

Andrew Biggs was deputy commissioner at the Social Security Administration under President George W. Bush. He said, in many ways, the system is complex by design.

When monthly disability insurance benefits were established in 1956, Congress wanted to prevent fraud while still giving people every chance to make their case, he told CNET.

"People have tried to streamline it, but they face roadblocks from Congress and the disability community," said Biggs, now a senior fellow at the American Enterprise Institute. "It's a very sensitive topic for obvious reasons."

Most people associate Social Security with retirement, he added. "But disability is much more labor-intensive. There are so many cases that aren't clear cut," he said.

The pandemic saw more delays, even though there were fewer applications. In part, Eskovitz said, that's because field offices closed and agents couldn't access sensitive information from home.

"A disability claim, in general, is a laborious process, with a lot of documentation to go through," he said.

Read on: [How to Apply for Social Security Disability Benefits](#)

Can Social Security fast-track my disability claim?

Although the wait can be long for most applicants, the agency automatically advances some claim categories.

Compassionate Allowances List (CAL): Social Security earmarks hundreds of conditions that can qualify a claim for expediting, including aggressive cancers, neurodegenerative and immune system diseases and rare disorders that affect children. (If your condition isn't on the list, you can submit it for consideration.)

Presumptive disability: If you are applying for SSI and have a severe physical or intellectual impairment, the agency may determine you have a "presumptive disability." That can allow you to receive up to six months of benefits while you wait for Disability Determination Services to make a determination.

Qualifying conditions include complete vision or hearing loss, cerebral palsy,

muscular dystrophy, spinal cord injuries, end-stage renal disease and terminal illnesses with a life expectancy of six months or less.

Service members: If you're a veteran whom the Department of Veterans Affairs has rated as "100% P&T" -- having a permanent and total disability -- Social Security will treat your claim "as a high priority workload," according to [the agency website](#).

Fast-tracking is available for veterans who received a disabling injury while on active duty [on or after Oct. 1, 2001](#). (The injury need not to have occurred during combat.)

Are there other ways to expedite my disability claim?

Social Security may also fast-track your application if you're in extreme financial straits. The agency considers a claimant a [Dire Need Case](#), or DRND, if you are unable to get food, housing or medical care because of a lack of resources.

If you believe you have a DRND, let the administration know by phone or with a [dire-need letter](#) that includes details about your situation.

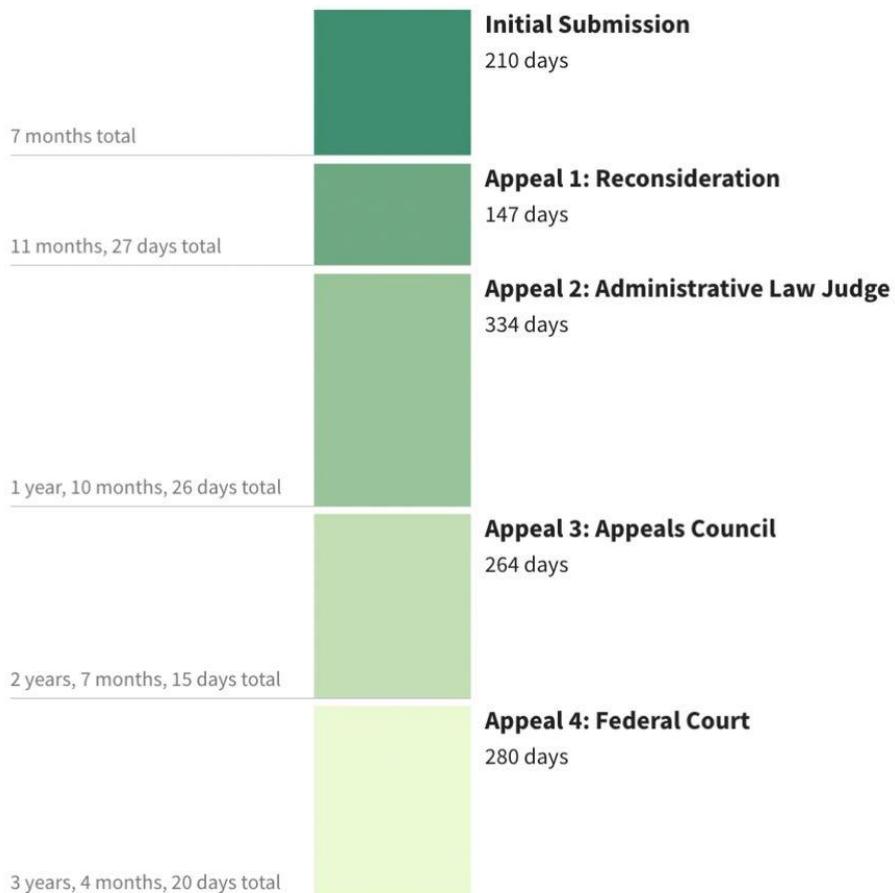
How long does a disability appeal take?

If your initial claim is denied, you typically have four chances to appeal the decision.

- Reconsideration at the Disability Determination Services
- A hearing by an administrative law judge
- A review by the Social Security Administration's appeals council

- Filing an action in federal district court

Each step must be completed in order. The first, reconsideration by Disability Determination Services, is subject to the backlog affecting processing times and the average wait is now nearly five months.



A timeline of the Social Security disability appeals process.
USAFACTS

How can I speed up an appeal for disability benefits?

If you're appealing a decision about your disability claim, Social Security must notify you at least 75 days before any scheduled hearing.

You can waive that advance notice, though, by filing a [Waiver of Timely](#)

Written Notice of Hearing. While that could get you an earlier date, it also means you'll have less time to prepare your case.

You can also request an on-the-record (OTR) decision by an administrative law judge, indicating you think the evidence supports "a fully favorable decision."

You'll need to submit a brief before the scheduled hearing that addresses relevant evidence of your disability, and you can also include a completed OTR checklist.

You can start the process of applying for SSDI here and SSI here. For more details on appeals, contact your local Hearing Office.

<https://www.cnet.com/personal-finance/enhanced-snap-benefits-for-millions-of-americans-are-gone-heres-what-you-need-to-know/>