

## Social Security Benefits and Getting By Financially

Q: How do people care and feed for their families, while they wait for a [social security disability](#) benefits claim approval?

A: Waiting for a final decision about your social security benefits claim can range from months to years. Claimants are told to expect a 90 to 120 timeframe for an initial application to be reviewed. 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. There are limits to the amount of income you can bring in. In spite of that, it is important to understand that, while your claim is under review, how your limited work is perceived by the disability examiner for your case can affect the decision. Regardless of whether you pick up work while awaiting a decision about your social security benefits, it is wise to take action now in case your claim takes longer than originally expected. 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. If you currently rent, look into finding a less expensive property. 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. Many gas, water and electric companies provide assistance to their customers in need, as well. 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. Church groups, for example, may have food support programs.

Q: I live in Florida, currently collect disability social security benefits and am in danger of having my home foreclosed. What should I do?

A: The state of Florida offers special homestead tax exemptions for which you may qualify. Such exemptions can reduce the taxable value of your property significantly. Apply for a disability exemption.

## About the Author

More sites related to social security disability, try [here](#).

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