



Social Security Regulations provide for a five-step evaluation process to determine disability.

Step 1: Income Levels.

Work generating more than \$1090 (2015) per month after appropriate deductions constitutes substantial gainful activity (SGA) and disqualifies an applicant for disability benefits. Unsuccessful work attempts of up to 6 months generally don't count.

Step 2: The Severity Step.

You must have a medical condition, mental, physical or both, that limits your ability to work full time.

The duration requirement: Your impairment must have lasted or be expected to last for 12 months. However, claimants with symptoms that wax and wane may still qualify under this requirement if the active periods of their illness are sufficient enough to keep them from working.

Step 3: The listing of impairments.

This is a shortcut to being found disabled. The Social Security Administration has a list of illnesses which, if you meet them, will result in your being found disabled. It can be difficult to qualify but not being on the list does not mean you aren't disabled. In that case, you go on to Step 4.

Step 4: Not able to work at previous job.

If you are not found disabled at Step 3, the next question is whether you are capable of doing any work that you have performed in the last 15 years, in light of your current limitations. Many refugees do not have past work or work that occurred in the last 15 years.

Step 5: Other work available.

If you are found unable to return to your previous work or you had no past work, then Social Security must prove that you can do other work. In this part of the evaluation process, the older you are, the less English you speak and the less education you've had, the more likely it is that you will be found disabled.

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