

## Your Social Security Disability Account

Q: Should I apply for social security disability benefits under my social security account or my deceased spouses?

A: For most social security disability applicants, the goal is to get the largest payment possible. Sometimes the largest social security disability payment will come from the survivors benefits you receive from a deceased spouses account. Other times, the largest payment will come from your own account. In either case, you will need to determine the highest payment, as you cannot apply under both.

The first step when deciding under whose account to request social security disability is to determine which will provide higher payment. It is best to check with the SSA to determine what those payments might be. Depending on your age, level of ability or disability, and your years of work, it is possible to receive higher payments on your own, or via a deceased spouses account. In the case that you do choose to claim survivors benefits, you will receive your spouses full social security disability benefits when you reach retirement, or when you reach the age of 50 and are disabled. If you are under full retirement age but 60 or older, you will receive anywhere from 71 to 99% of your deceased spouses social security disability benefits.

Q: I currently get my benefits from [social security disability](#), but I want to switch to social security retirement.

A: In most cases, a person currently receiving social security disability benefits will automatically receive retirement benefits when they reach full retirement age. Most people who get social security disability have to do little or nothing to bring about the transfer. Consult the Social Security Administration or talk to a lawyer for information about transferring from social security disability to retirement.

Q: I heard the everyone has their social security disability application denied by the SSA the first time they apply. Is that true?

A: While you may hear plenty of horror stories about constant rejection from the social security disability program, the truth is that not all first claims are denied. The Social Security Administration has no policy or regulation stating that all first applicants should be denied. One the other hand, it is also true that first claims are denied quite often, and that the highest success rate with social security disability claims is in appeals, not on first application.

Of all social security disability claims, about 70% are denied the first time they apply. Unfortunately, many of those who are denied do not have a full understanding of what they should do in order to be approved next time they apply. In order to reduce your chances of being denied more than once, it is important to have a through understanding of the social security disability appeals process. Speak to a social security disability professional or the SSA for details. Related articles [Social security attorney orlando](#) | [Tampa social security lawyers](#) | [Social security benefits](#) |

## About the Author

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