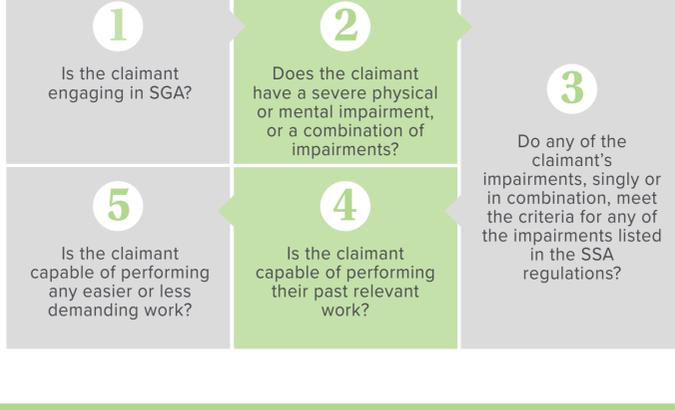


# An Inside Look at SSA's GRID Rules and How They're Applied

To qualify for Social Security Disability Insurance (SSDI) benefits, a claimant must have a physical and/or mental impairment—or combination of impairments—that prevents them from engaging in substantial gainful activity (SGA) for at least twelve consecutive months or is expected to result in death. The Social Security Administration (SSA) uses a five-step sequential evaluation process to determine eligibility for SSDI benefits:



## What are GRID rules?

The Medical-Vocational Guidelines, or "GRID rules," are a series of rules that the Social Security Administration uses at step five of the sequential evaluation process to determine a claimant's eligibility for disability benefits. SSA determines the claimant's residual functional capacity and, in combination with their age, previous work experience, and education the GRIDS direct a finding of whether the claimant is disabled or not disabled.

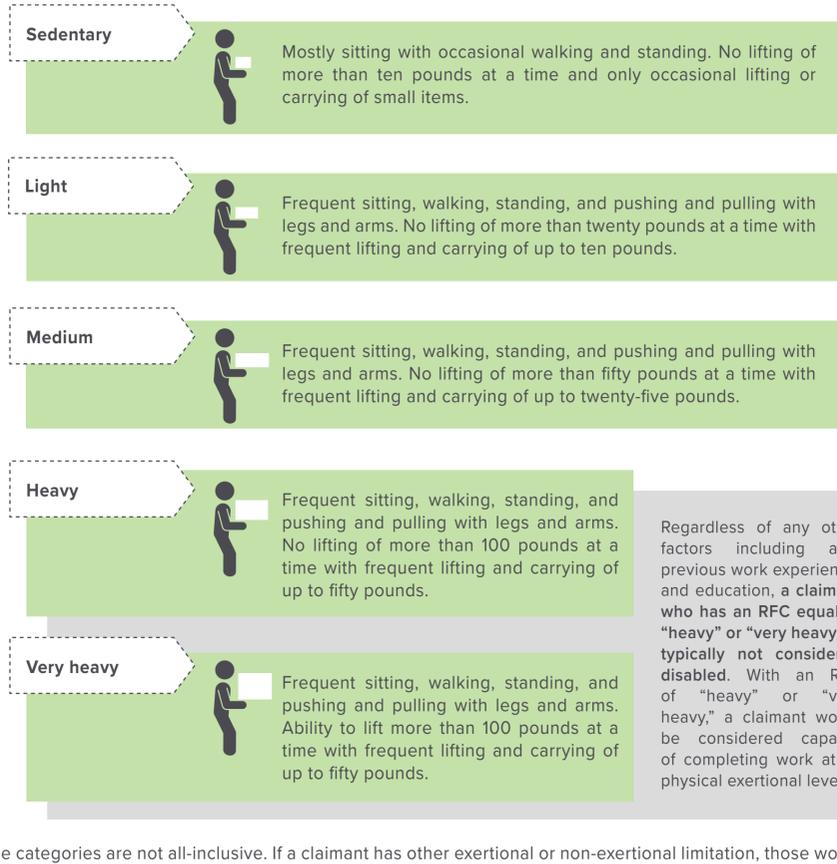


## Residual functional capacity (RFC) and limitations

A claimant's impairments may cause symptoms and limitations that affect their ability to function, both physically and mentally. Residual functional capacity is the most a claimant can do, despite their limitations.

When determining an individual's RFC, SSA considers all the medical evidence and other information in the claimant's file to determine whether they have any limitations. SSA looks for exertional—or physical—limitations, such as sitting, standing, walking, lifting, carrying, bending, reaching, or handling. Social Security also considers non-exertional limitations, such as mental or cognitive limitations, that affect a claimant's ability to perform certain activities such as concentrating, remembering, understanding, interacting with others, and maintaining pace. Finally, SSA reviews other limitations, such as deficits with sight, hearing, balance, and the environment—including temperatures and airborne irritants.

Once Social Security determines a claimant's physical residual functional capacity, they are generally determined to fall in one of the following five categories:



Regardless of any other factors including age, previous work experience, and education, a claimant who has an RFC equal to "heavy" or "very heavy" is typically not considered disabled. With an RFC of "heavy" or "very heavy," a claimant would be considered capable of completing work at all physical exertional levels.

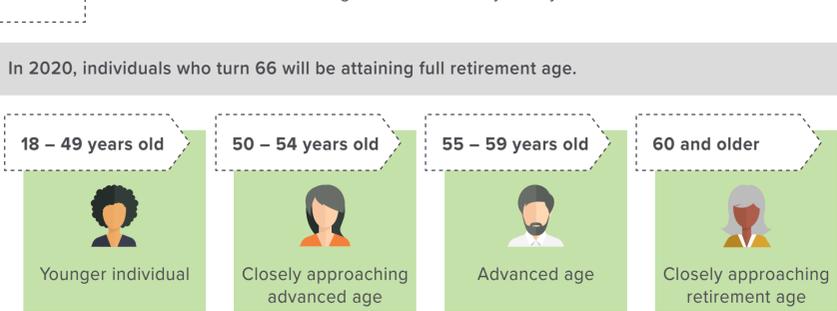
These categories are not all-inclusive. If a claimant has other exertional or non-exertional limitation, those would be included in determining the claimant's overall RFC. For example, a claimant with lumbar degenerative disc disease that affects their ability to bend, stoop, and climb, may be limited to sedentary work with occasional ability to bend, stoop, and climb.

## Vocational factors

The following vocational factors are used when evaluating a claimant using the GRID rules.

### Age

Age is one of the vocational factors encompassed by the GRID rules. Younger individuals have a higher chance to be retrained or to adjust to new types of work. As a claimant ages, it becomes more difficult to acquire new skills or adapt to new places of employment. Social Security will place claimants within one of four categories from age 18 through full retirement age. An individual's full retirement age is determined by their year of birth.

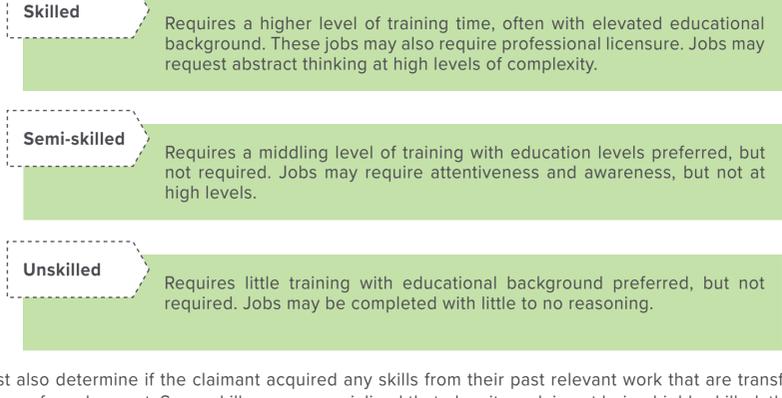


Younger individuals may be further broken down into two sub-categories: 18-44 years old and 45-49 years old.

### Previous work experience

In reviewing a claimant's work experience, Social Security reviews all work that the claimant performed in the past fifteen years. The work must have lasted long enough for a claimant to learn how to do it and the work must have been completed at the SGA level. Any work experience that falls outside of these criteria are not considered as relevant and are not reviewed in the decision-making process. Social Security classifies work in three categories, including skilled, semi-skilled, and unskilled.

In 2020, the monthly SGA amount for non-blind individuals is \$1,260.00. For blind individuals that amount increases to \$2,110.00 per month.



SSA must also determine if the claimant has acquired skills that are transferable to other types of employment. Some skills are so specialized that, despite a claimant being highly skilled, they would be unable to use them to complete other types of employment.

### Education

In general, SSA considers a direct correlation between the education level and the ability to perform semi-skilled or skilled work experience. An individual with a high school education or above generally has the ability to reason and think abstractly—requirements for skilled employment. SSA will review a claimant's educational history and place them within one of five categories.



Effective April 27, 2020, Social Security will no longer consider "Inability to Communicate in English" as an education level or vocational factor.

## Making a decision at step five

Once SSA determines the claimant's residual functional capacity, age, education, and whether they have transferable skills, SSA then looks to the GRIDS to determine the claimant's capacity to perform less demanding jobs than their past relevant work. Below is a snippet of the GRIDS SSA uses:

Table No. 1 – Residual Functional Capacity: Maximum Sustained Work Capability Limited to Sedentary Work as a Result of Severe Medically Determined Impairments(s)

Rule	Age	Education	Previous Work Experience	Decision
201.01	Advanced age	Limited or less	Unskilled or none	Disabled
201.02	Advanced age	Limited or less	Skilled or semiskilled – skills not transferable	Disabled
201.03	Advanced age	Limited or less	Skilled or semiskilled – skills not transferable	Not disabled
201.04	Advanced age	High school graduate or more – does not provide for direct entry into skilled work	Unskilled or none	Disabled
201.05	Advanced age	High school graduate or more – does not provide for direct entry into skilled work	Unskilled or none	Not disabled
201.06	Advanced age	High school graduate or more – does not provide for direct entry into skilled work	Skilled or semiskilled – skills not transferable	Disabled

## An example of the GRIDS application

Charlotte is a 63-year-old waitress with a high school education who suffers from degenerative disc disease of the lumbar spine. She has undergone two failed lumbar spine surgeries and also suffers from diabetes that causes neuropathy in her bilateral lower extremities. Charlotte's claim proceeded to the Administrative Law Judge (ALJ) hearing level. During the hearing, the ALJ asked a Vocational Expert (VE) whether a hypothetical person of Charlotte's age, education, past work experience, and who is limited to sedentary work with the need to elevate her legs for 30 minutes twice a day, would have any transferable skills to less demanding work. The VE testified that Charlotte has no transferable skills. Using the GRIDS as noted above, the ALJ determined that Charlotte is disabled. Charlotte is advanced age, has a high school education, no transferable skills, and is limited to sedentary work. When lining up these factors in the GRIDS chart above, we see that Rule 201.06 directs a finding that Charlotte is disabled.

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