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*Se habla español*



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## Can a Person Receive Social Security Disability Benefits If They Never Worked?

### Social Security Disability (SSDI)

benefits are based on a worker's earnings. The amount of pay that you have received, on which you have paid Social Security or FICA taxes, will determine how much you will receive in SSDI payments.

Therefore you must have worked to be eligible for your own SSDI benefits. Additionally, the earnings must be recent enough to qualify. Every year, a worker's wages are reported to Social Security by the IRS. A worker can earn up to 4 quarters of coverage each year. To qualify for SSDI, you must have a minimum number of quarters – this is based on age and is usually 20 quarters – and enough of these quarters must have been in the last 10 years.



However, under certain circumstances, you may collect SSDI spousal benefits even if you never worked. This could happen if your spouse is collecting SSDI payments on his or her own.

### **Supplemental Security Income Is Not Based on Earnings**

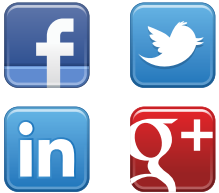
Eligibility for Supplemental Security Income (SSI) is entirely different from SSDI, except for the medical evaluation criteria which are the same for both programs.

The SSI program is based on need rather than insured status, so a person who is medically disabled may qualify for these benefits even if they have never worked. But, because the program is based on need, all applicants must satisfy specific income and resource limits.

The monthly income limit for 2018 is \$750 per individual and \$1,125 for a couple. Note that income is not just wages but also includes gifts and unemployment payments as well as free food or shelter.

The resource limits are \$2,000 for a single person with \$3,000 for a couple. Assets to be considered include bank accounts, stocks and bonds. Generally, resources for this purpose do not include your house, one vehicle and your personal goods and effects.

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## From My Blog:

### Who Is Eligible For Workers' Comp Death Benefits?

Death benefits are payments made to a spouse, children or other dependents of an employee who dies from a work-related injury or illness.

A deceased worker's total dependents and partial dependents are eligible to receive workers' compensation death benefits.



[Click here to read more](#)

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## Horseback Riding: A Well-Kept Southern California Secret

You may not think of Southern California as a destination for horseback riding, but the natural beauty and diverse terrain of our area make it ideal for exploring while riding. There are numerous ranches and equestrian facilities to make a riding vacation – or even a day trip – accessible and inviting.

Here are just a few to try when you're ready for a new adventure:

[Baldwin Lake Stables](#). Located in the east portion of Big Bear Valley and surrounded by the San Bernardino National Forest, these stables offer all kinds of riding trails. Novice riders will enjoy flat trails with shorter rides featuring views of Baldwin and Big Bear Lakes. Half-day rides take in stunning views of the Mojave Desert along the Pacific Crest Trail.



[Rancho Oso Guest Ranch](#). This ranch, only 30 minutes from Santa Barbara, features trails ranging from leisurely to rigorous that wind through the Santa Ynez River Valley and the Oso Mountains. Youngsters aged 3 to 8 will enjoy a short, hand-guided ride. Stay for the weekend in a cabin, tent or even a covered wagon.

[Los Angeles Horseback Riding](#). Riders as young as 6 are welcome to ride the trails on part of the Santa Monica Mountains Backbone Trail. Experience mountain and ocean views while watching for native hawks, deer and coyotes. More experienced riders will enjoy moonlight rides along the canyon trails.

[Sunshine & Daydreams Horseback Riding](#). Riverside County's Norco – an abbreviation of North Corona – is a community that was purposefully designed with a Western equestrian theme. Sunshine & Daydreams in Norco offers rides through the bamboo tunnels of the Santa Ana Riverbed and the Hidden Valley Wildlife Preserve.

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If you or a loved one has been denied [Worker's Compensation](#) or [Social Security Disability \(SSDI\)](#) benefits, it's important to get an attorney experienced in these types of cases involved immediately. Call **800.438.7734** for your initial free consultation, either in our office or in the comfort of your own home. [The Kenton Koszdin Law Office](#), [Social Security attorney in Van Nuys](#), can help you navigate the application process for the best possible outcome for you and your family.



## Recipe of the Month

### Charred Corn Panzanella

This panzanella is full of Latin flavors! Corn and tomatoes, which are in abundance, are combined with whole-grain bread, making this a healthy side dish for summer picnics. Keep the seeds in the chile for extra zing!

#### Ingredients

- 4 ounces whole-grain country-style boule without crusts, cut into 1-inch dice (3 cups)
- 1 tablespoon balsamic vinegar
- Kosher salt
- 4 ripe tomatoes, chopped and juices reserved
- 1 clove garlic, minced
- 2 tablespoons olive oil
- 3 cups fresh corn kernels
- 1 serrano chile, stemmed, seeded and thinly sliced
- 1 medium onion, diced
- 1/4 cup fresh cilantro, chopped

#### Directions

Preheat the oven to 300 degrees F. Spread the bread out on a rimmed baking sheet and toast until golden brown, about 10 minutes. Let cool.

Put the vinegar, 1/4 teaspoon salt, the tomatoes and their juices and the garlic in a large bowl and toss together. Set aside.

Heat the oil in a large skillet over high heat. Add the corn and spread in a single layer. Cook until blackened in spots, about 3 minutes. Add the chiles and onions and cook, stirring occasionally, until lightly browned and crisp-tender, about 2 minutes. Transfer the mixture to the bowl with the tomatoes.

Add the bread to the bowl and gently stir together; season with salt. Stir in the cilantro and serve.

*Recipe courtesy of Food Network Kitchens*



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## What's Happening in Van Nuys & Southern California

**Sept 1**

Tailgate Fest  
LA Forum  
Inglewood, CA

**Sept 2**

Mariachi USA Festival  
Fairplex  
Pomona, CA

**Sept 7**

The Original Long Beach Lobster  
Festival  
Rainbow Lagoon Park  
Long Beach, CA

**Sept 12 – 30**

Beautiful – The Carole King Musical  
Pantages Theatre  
Los Angeles, CA

**Sept 15 – 16**

Superheroes Triumph! 5K  
Woodley Park Van Nuys  
Encino, CA

**Sept 16**

Aloha Run 5K & 10K  
Shoreline Aquatic Park  
Long Beach, CA

**Sept 18**

Lauryn Hill and Dave Chappelle  
Hollywood Bowl  
Los Angeles, CA

**Sept 21**

The Isley Brothers  
The Saban  
Beverly Hills, CA

**Sept 22**

On The Run II: Beyonce & Jay-Z  
Rose Bowl Stadium  
Pasadena, CA

**Sept 29**

Ringo Starr And His All Starr Band  
The Greek Theatre  
Los Angeles, CA

