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other work. There are special rules for individuals of advanced age and for individuals in this category who are closely approaching retirement age (age 60-64). See Section D.4.d.(1) – Skill Requirements.

c. Education as a Vocational Factor

The term "education" is primarily used in the sense of formal schooling or other training which contributes to the individual's ability to meet vocational requirements (e.g., reasoning ability, communication skills, and arithmetic ability). Lack of formal schooling is not necessarily an indication that the individual is uneducated or lacks such capacities. For individuals with past work experience, the kinds of responsibilities assumed when working may indicate the existence of such intellectual capacities although their formal education is limited. Other evidence of such capacities for individuals with or without past work experience may consist of daily activities, hobbies, or the results of testing. The significance of an individual's educational background may be affected by the time lapse between the completion of the individual's formal education and the onset of physical or mental impairments and by what the individual has done with his/her education in a work context. Formal education that was completed many years prior to the onset of the impairment(s) or unused skills and knowledge that were a part of such formal education may no longer be useful or meaningful in terms of the individual's ability to work. Thus, the numerical grade level of educational attainment may not be representative of an individual's present educational competencies which could be higher or lower. However, in the absence of evidence to the contrary, the numerical grade level will be used. In evaluating the educational level of an individual, the following classifications are used:

- (1) **Illiteracy** refers to the inability to read or write. An individual who is able to sign his or her name but cannot read or write a simple communication (e.g., instructions, inventory lists), is considered illiterate. Generally, an illiterate individual has had little or no formal schooling.
- (2) **Marginal education -** refers to competence in reasoning, arithmetic, and language skills which are required for the performance of simple, unskilled types of jobs. Generally, formal schooling at a grade level of sixth grade or less is considered a marginal education.
- (3) **Limited education** refers to competence in reasoning, arithmetic, and language skills which, although more than that which is generally required to carry out the duties of unskilled work, does not provide the individual with the educational qualifications necessary to perform the majority of more complex job duties involved in semi-skilled or skilled jobs. Generally, a seventh grade through eleventh grade level of formal education is considered a limited education.
- (4) **High school education and above -** refers to competence in reasoning,

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arithmetic, and language skills acquired through formal schooling at a level of grade twelve or above. Usually, these educational capacities qualify an individual for work at a semi-skilled through a skilled level of job complexity.

d. Work experience as a vocational factor.

"Work experience" means skills and abilities an individual has acquired through previously performed work. The type of work the individual has already been able to do shows the kind of work he/she may be expected to do. Work experience is relevant when it was done within the last 15 years, lasted long enough for the individual to learn to do it, and was considered substantial gainful activity. Work performed 15 years or more prior to the date of application is ordinarily not considered vocationally relevant. An individual who has no prior work experience (e.g., housewife) or has worked only sporadically for brief periods of time during the 15-year period may be considered to have no relevant work experience. Any skills acquired through work experience are vocational assets unless they are not transferable to other skilled or semi-skilled work within the individual's current capacities. When acquired skills are not transferable, the individual is considered capable of only unskilled work. (See Section D.4.d.(2) for explanation of transferability of skills.) An individual need not have work experience to qualify for unskilled work because it requires little or no judgment and can be learned in a short period of time.

(1) Skill requirements

For purposes of assessing the skills reflected by an individual's work experience and of determining the existence in the national economy of work the individual is able to do, occupations are classified as unskilled, semiskilled, and skilled. These terms are used in the following manner:

- (a) Unskilled work is work which requires little or no judgment to do simple duties that can usually be learned on the job within 30 days. This job may or may not require considerable physical strength. An individual does not gain work skills by doing unskilled jobs.
- (b) Semi-skilled work requires some skills but does not require doing the more complex work duties. Semi-skilled jobs may require alertness and