

business on December 3, 1995, and for loans for economic injury until the close of business on July 5, 1996 at the address listed below: U.S. Small Business Administration, Disaster Area 2 Office, One Baltimore Place, Suite 300, Atlanta, GA 30308, or other locally announced locations. In addition, applications for economic injury loans from small businesses located in the following contiguous counties may be filed until the specified date at the above location: Broward, Calhoun, Charlotte, Dade, Gadsden, Glades, Hendry, Liberty, Monroe and Wakulla in the State of Florida; and Decatur and Seminole Counties in Georgia. Any counties contiguous to the above-named counties and not listed herein have been previously declared in a separate declaration for the same occurrence.

Interest rates are:

	Percent
<i>For physical damage:</i>	
Homeowners with credit available elsewhere .....	8.000
Homeowners without credit available elsewhere .....	4.000
Businesses with credit available elsewhere .....	8.000
Businesses and non-profit organizations without credit available elsewhere .....	4.000
Others (including non-profit organizations) with credit available elsewhere .....	7.125
<i>For economic injury:</i>	
Businesses and small agricultural cooperatives without credit available elsewhere .....	4.000

The number assigned to this disaster for physical damage is 281308 and for economic injury the numbers are 864400 for Florida and 8664 for Georgia. (Catalog of Federal Domestic Assistance Program Nos. 59002 and 59008)

Dated: October 24, 1995.

Bernard Kulik,

*Associate Administrator for Disaster Assistance.*

[FR Doc. 95-26972 Filed 10-30-95; 8:45 am]

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Escambia, Etowah, Geneva, Henry, Houston, Jefferson, Lee, Lowndes, Macon, Mobile, Montgomery, Pike, Randolph, Russell, St. Clair, Talladega and Tallapoosa Counties in the State of Alabama constitute a disaster area due to damages caused by Hurricane Opal which occurred on October 4 through 8, 1995. Applications for loans for physical damages may be filed until the close of business on December 3, 1995, and for loans for economic injury until the close of business on July 5, 1996 at the address listed below: U.S. Small Business Administration, Disaster Area 2 Office, One Baltimore Place, Suite 300, Atlanta, GA 30308, or other locally announced locations. In addition, applications for economic injury loans from small businesses located in the following contiguous counties may be filed until the specified date at the above location: Bibb, Blount, Choctaw, Dallas, Jackson, Lawrence, Marengo, Marshall, Monroe, Morgan, Perry, Shelby, Tuscaloosa, Walker, Washington, Wilcox, and Winston Counties in the State of Alabama, and George, Greene, and Jackson Counties in the State of Mississippi. Any counties contiguous to the above-named counties and not listed herein have been previously declared in a separate declaration for the same occurrence.

Interest rates are:

	Percent
<i>For physical damage:</i>	
Homeowners with credit available elsewhere .....	8.000
Homeowners without credit available elsewhere .....	4.000
Businesses with credit available elsewhere .....	8.000
Businesses and non-profit organizations without credit available elsewhere .....	4.000
Others (including non-profit organizations) with credit available elsewhere .....	7.125
<i>For Economic Injury:</i>	
Businesses and small agricultural cooperatives without credit available elsewhere .....	4.000

The number assigned to this disaster for physical damage is 281408 and for economic injury the numbers are 864500 for Alabama, and 866800 for Mississippi.

(Catalog of Federal Domestic Assistance Program Nos. 59002 and 59008)

Dated: October 24, 1995.

Bernard Kulik,

*Associate Administrator for Disaster Assistance.*

[FR Doc. 95-26971 Filed 10-30-95; 8:45 am]

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**[Declaration of Disaster Loan Area #2815]**

**Georgia; Declaration of Disaster Loan Area**

As a result of the President's major disaster declaration on October 10, 1995, and amendments thereto on October 12, 13 and 23, I find that Banks, Barrow, Bartow, Carroll, Catoosa, Chattooga, Cherokee, Clay, Clayton, Cobb, Coweta, Dade, Dawson, Douglas, DeKalb, Fannin, Fayette, Floyd, Forsyth, Fulton, Gilmer, Gordon, Gwinnett, Habersham, Hall, Haralson, Harris, Heard, Lumpkin, Meriwether, Murray, Muscogee, Paulding, Pickens, Pike, Polk, Quitman, Rabun, Randolph, Rockdale, Spalding, Stewart, Talbot, Towns, Troup, Union, Upson, Walker, White, and Whitfield in the State of Georgia constitute a disaster area due to damages caused by severe thunderstorms, high winds and flooding resulting from Hurricane Opal which occurred on October 4 through 5, 1995. Applications for loans for physical damages may be filed until the close of business on December 11, 1995, and for loans for economic injury until the close of business on July 10, 1996 at the address listed below: U.S. Small Business Administration, Disaster Area 2 Office, One Baltimore Place, Suite 300, Atlanta, GA 30308, or other locally announced locations. In addition, applications for economic injury loans from small businesses located in the following contiguous counties may be filed until the specified date at the above location: Butts, Calhoun, Chattahoochee, Clarke, Crawford, Early, Franklin, Henry, Jackson, Lamar, Madison, Marion, Monroe, Newton, Oconee, Stephens, Taylor, Terrell, Walton, and Webster in the State of Georgia; Cherokee, Clay, Jackson and Macon in North Carolina; Oconee County in South Carolina; and Bradley, Hamilton, Marion and Polk Counties in Tennessee. Any counties contiguous to the above-named counties and not listed herein have been previously declared in a separate declaration for the same occurrence.

Interest rates are:

	Percent
<i>For physical damage:</i>	
Homeowners with credit available elsewhere .....	8.000
Homeowners without credit available elsewhere .....	4.000
Businesses with credit available elsewhere .....	8.000
Businesses and non-profit organizations without credit available elsewhere .....	4.000

**[Declaration of Disaster Loan Area #2814]**

**Alabama; Declaration of Disaster Loan Area**

As a result of the President's major disaster declaration on October 4, 1995, and amendments thereto on October 6, 8, 10, 12, 16, 18 and 23, I find that Autauga, Baldwin, Barbour, Bullock, Butler, Calhoun, Chambers, Cherokee, Chilton, Clarke, Clay, Cleburne, Coffee, Conecuh, Coosa, Covington, Crenshaw, Cullman, Dale, DeKalb, Elmore,

	Percent
Others (including non-profit organizations) with credit available elsewhere .....	7.125
<i>For economic injury:</i>	
Businesses and small agricultural cooperatives without credit available elsewhere .....	4.000

The number assigned to this disaster for physical damage is 281508 and for economic injury the numbers are 866400 for Georgia, 866700 for North Carolina, 866600 for South Carolina and 866500 for Tennessee.

(Catalog of Federal Domestic Assistance Program Nos. 59002 and 59008)

Dated: October 24, 1995.

Bernard Kulik,

*Associate Administrator for Disaster Assistance.*

[FR Doc. 95-26970 Filed 10-30-95; 8:45 am]

BILLING CODE 8025-01-P

## SOCIAL SECURITY ADMINISTRATION

### Social Security Ruling (SSR) 95-5p. Titles II and XVI: Considering Allegations of Pain and Other Symptoms in Residual Functional Capacity and Individualized Functional Assessments and Explaining Conclusions Reached

**AGENCY:** Social Security Administration.

**ACTION:** Notice of Social Security ruling.

**SUMMARY:** In accordance with 20 CFR 422.406(b)(1), the Commissioner of Social Security gives notice of Social Security Ruling 95-5p. This Policy Interpretation Ruling restates and clarifies that our longstanding policies of considering allegations of pain in assessing residual functional capacity (RFC) and of requiring explanations of the conclusions reached about pain, apply to the evaluation of all symptoms, not just pain. The Ruling also restates and clarifies that these policies apply to the preparation of the individualized functional assessment in the evaluation of disability for individuals under age 18 claiming benefits under Title XVI (Supplemental Security Income for the Aged, Blind, and Disabled) of the Social Security Act (the Act) as well as to the assessment of RFC for other persons claiming benefits based on disability under Title II (Federal Old-Age, Survivors, and Disability Insurance Benefits) or title XVI of the Act, and that an explanation of the functional impact of symptoms, such as pain, when applicable, is required.

This Ruling supersedes SSR 88-13 (C.E. 1988, p. 90) and SSR 90-1p (C.E.

1990-1991, p. 67), both entitled "Titles II and XVI: Evaluation of Pain and Other Symptoms."

**EFFECTIVE DATE:** October 31, 1995.

**FOR FURTHER INFORMATION CONTACT:** Joanne K. Castello, Division of Regulations and Rulings, Social Security Administration, 6401 Security Boulevard, Baltimore, MD 21235, (410) 965-1711.

**SUPPLEMENTARY INFORMATION:** Although we are not required to do so pursuant to 5 U.S.C. 552(a)(1) and (a)(2), we are publishing this Social Security Ruling in accordance with 20 CFR 422.406(b)(1).

Social Security Rulings make available to the public precedential decisions relating to the Federal old-age, survivors, disability, supplemental security income, and black lung benefits programs. Social Security Rulings may be based on case decisions made at all administrative levels of adjudication, Federal court decisions, Commissioner's decisions, opinions of the Office of the General Counsel, and other policy interpretations of the law and regulations.

Although Social Security Rulings do not have the force and effect of the law or regulations, they are binding on all components of the Social Security Administration, in accordance with 20 CFR 422.406(b)(1), and are to be relied upon as precedents in adjudicating other cases.

If this Social Security Ruling is later superseded, modified, or rescinded, we will publish a notice in the Federal Register to that effect.

(Catalog of Federal Domestic Assistance, Program Nos. 96.001 Social Security—Disability Insurance; 96.002 Social Security—Retirement Insurance; 96.004 Social Security—Survivors Insurance; 96.005 Special Benefits for Disabled Coal Miners; 96.006 Supplemental Security Income)

Dated: October 23, 1995.

Shirley S. Chater,

*Commissioner of Social Security.*

Policy Interpretation Ruling—Titles II and XVI: Considering Allegations of Pain and Other Symptoms in Residual Functional Capacity and Individualized Functional Assessments and Explaining Conclusions Reached

This Ruling supersedes SSR 88-13 (C.E. 1988, p. 90) and SSR 90-1p (C.E. 1990-1991, p. 67), both entitled "Titles II and XVI: Evaluation of Pain and Other Symptoms."

**Purpose:** To restate and clarify that the longstanding policies of the Social Security Administration (SSA) of considering allegations of pain in assessing residual functional capacity

(RFC), and of requiring explanations of the conclusions reached about pain, apply to the evaluation of all symptoms, not just pain; that they apply to the preparation of the individualized functional assessment (IFA) in the evaluation of disability for individuals under age 18 claiming benefits under title XVI of the Social Security Act (the Act) as well as to the assessment of RFC for other persons claiming benefits based on disability under title II or title XVI of the Act; and that an explanation of the functional impact of symptoms, such as pain, when applicable, is required.

**Citations (Authority):** Sections 216(i), 223(d), and 1614(a) of the Social Security Act, as amended; Regulations No. 4, sections 404.1508, 404.1528, 404.1529, and 404.1545; and Regulations No. 16, sections 416.908, 416.924(b), 416.924d, 416.928, 416.929, and 416.945.

**Pertinent History:** On November 14, 1991, we published final regulations regarding the evaluation of symptoms, including pain, for all disability claims under titles II and XVI (56 FR 57928). These regulations codified the policy interpretations set out in SSR 88-13 and SSR 90-1p, making it unnecessary to retain the statements of policy interpretations in these Rulings. We are publishing this Ruling, which supersedes SSR 88-13 and SSR 90-1p, to replace the section of these earlier Rulings that is entitled "Importance of Considering Allegations of Pain in Assessing RFC and Explaining Conclusions Reached," which provides procedures which we determined were not appropriate for inclusion in the regulations (see 56 FR 57934).

**Policy Interpretation:** Symptoms, such as pain, fatigue, shortness of breath, weakness, or nervousness, are the individual's own description of the effects of a physical or mental impairment(s). Under title XVI, in the case of an individual under age 18 who is unable to adequately describe his or her symptoms, the description of the symptom(s) given by the person who is most familiar with the individual, such as a parent, other relative, or guardian, will be accepted as a statement of the individual's symptoms.

Because symptoms sometimes suggest a greater severity of impairment than can be shown by objective medical evidence alone, careful consideration must be given to any available information about symptoms.

The RFC assessment or, in the case of an individual under age 18 claiming benefits based on disability under title XVI, the IFA, must describe the relationship between the medically