



HAVE I WORKED ENOUGH TO RECEIVE SOCIAL SECURITY DISABILITY BENEFITS?

Whether you are eligible to receive Social Security Disability Benefits (SSD) is a two part analysis consisting of both medical and non-medical criteria. It is not enough to be disabled as defined by the Social Security Administration (SSA). Rather, to receive SSD benefits you must have also paid a significant amount into the Social Security System through FICA taxes deducted from your paychecks. You must have worked and contributed enough to reach "insured status" under the Social Security program.

Do I have "Insured Status?"

In determining whether you have insured status, the SSA converts your earnings into work credits and factors in how much and how recently you have worked. A worker can receive a maximum of four work credits per year depending on their income during each work period. In 2017, one must earn \$1,300 to get one work credit (\$5,200 for four credits). There are two tests which SSA utilizes in making their eligibility determination: the "duration of work test" and the "recent work test."

Duration of Work Test

The duration of work test measures the amount of work an SSD claimant has performed over the course of their lifetime. The following chart illustrates how much work is needed to meet this test at various ages.

There is an exception which allows certain blind workers to bypass this test

Age You Became Disabled	Amount of Credits You Need	Number of Years Worked
21-24	6	1.5
24-31	6-18	1.5-4.5
31-42	20	5
44	22	5.5
46	24	6
48	26	6.5
50	28	7
52	30	7.5
54	32	8
56	34	8.5
58	36	9
60	38	9.5
62+	40	10

The Recent Work Test

The recent work test requires you to have worked approximately five out of the ten years before your disability. This test is sympathetic to those who became disabled at a young age and without the opportunity to acquire an extensive work history. The test mandates the following:

- If you are under age 24, you must have worked 1.5 years in the 3 year period since turning 21.
- If you are between ages 24 and 31, you must have worked at least half the time since turning 21 up until the time when you became disabled.
- If you are age 31 or older, you must have worked five of the last ten years before you became disabled.

“What If I Don’t Have Enough Work Credits?”

If you have not worked enough to qualify for SSD may still be eligible for benefits as part of the Supplemental Security Income (SSI) program. SSI is a needs-based program with no work requirement. To learn more, download our article titled SSI Eligibility and Limitations.