



## **How long do you have to work for Social Security Disability Insurance benefits if you are 30 and younger?**

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### **December 2019 - Vol. 13, Issue 6**

*Many families are puzzled by the work history required for a person to qualify for Social Security Disability Insurance (SSDI) benefits. The puzzle is created by the changing requirements of work history given the worker's age at the time of application for SSDI. To understand the work requirement, it is necessary to understand how the credits are earned. However, it is important to remember that work credits for SSDI benefits are different than work credits for retirement benefits. These rules change according to the age of the person applying for the SSDI benefit. This article only discusses work credits for SSDI and will highlight the rules for someone age 30 and under.*

*A worker who pays Social Security tax earns up to four work credits per year. The work credits are earned over the span of one year regardless of the months in which the actual income is earned. In 2019 one must earn at least \$1,360.00 to receive a work credit; if one earns \$5,440.00 during the year, then the person has earned four work credits for the year. The earnings are not required to be earned in three-month increments. Rather, the total annual earnings are divided by \$1,360.00 to determine how many work credits have been earned. One can earn a maximum of four work credits in one calendar year. Additionally, one must have earned these quarters within ten years of an application for disability benefits. The general rule is that one must work 20 quarters in five years, in order to qualify for SSDI within ten years, but there are several exceptions to that general rule, only one of which is discussed in this article.*

*When a person is disabled before age 24, the number of required work credits is reduced dramatically from 20 credits to six credits (one-and-a-half years of [work history](#)). No one is eligible for SSDI benefits if they have less than six work credits. That work credit number requirement increases with each birthday, until age 31 when the 20-work-credit requirement (five years of work history) kicks in. Generally, work credits earned before age 21 do not count; only credits earned at age 21 and later are used in the calculation.*

However, if the worker is disabled before age 24, the worker must have six work credits within the last 12 quarters (three years), which may include credits earned before age 21. For example, if the worker has turned 22 recently, then the credits from the last 12 quarters will include a period of time before the worker turned 21.

The following chart outlines the necessary number of work credits earned in order to be eligible for SSDI benefits.

**General Chart**

Became Disabled	Required Credits for SSDI	When Credits Earned
Before 24	6 credits in the 3 years before disability began	Credits can be earned before 21
24-30	1 credit for each year between 21 and date of disability began	Credits start with quarter after the quarter the worker turned 21
31-42	20 credits	20 credits must be earned in the prior 10 years

There are two exceptions to these rules outlined in the chart above. The first exception is for a person who becomes disabled due to blindness. The second involves workers who have a second period of disability after age 31, after the first period of disability occurring before age 31. These exceptions are outside the scope of this article and will not be explained further.

Beginning at age 21, the young worker needs six work credits or one-and-a-half years of work to be eligible. At age 25, the calculation is changed. The worker must add work credit to the number assigned for that age. The sum of the two numbers is the number of work credits required to be eligible for SSDI.

For example, a 25-year-old man, who has had a traumatic brain injury at the age of 22, will need six work credits, whereas a 25-year-old woman diagnosed with Schizoaffective Disorder at age 23 will need seven work credits. In these examples, the young man with the traumatic brain injury is disabled at an earlier age and has been working a very short period of time whereas the young woman with Schizoaffective Disorder was diagnosed at a later age and has worked longer since she is applying for SSDI at age 25. A person born with Down’s Syndrome, who was able to work until age 25 will need eight work credits. This is because the person is 25, so needs four credits as a base, and because the person is four years past age 21, another four credits are added to the required number of work credits. The chart below lists the number of work credits necessary to be eligible for SSDI at each year from age 21 to age 30.

Became Disabled at Age	Number of Work Credits One Needs	Number of Years of Work
21	6	1.5
22	6	1.5
23	6	1.5
24	6	1.5
25	4 + 1 credit for each year of disability	Depends on the year of disability
26	5 + 1 credit for each year of disability	Depends on the year of disability
27	6 + 1 credit for each year of disability	Depends on the year of disability
28	7 + 1 credit for each year of disability	Depends on the year of disability
29	8 + 1 credit for each year of disability	Depends on the year of disability
30	10 + 1 credit for each year of disability	Depends on the year of disability
31 - 42	20	20 credits in prior 10 years

*In conclusion, the calculation of the minimum work credits for a worker between the ages of 21 and 30 is a puzzle. As with all puzzles, there is an answer if the pieces are broken down. Those pieces are work credits and the person's age. When those two numbers are determined, the puzzle of work credits is solved, and the worker can determine if he or she has earned enough work credits to receive Social Security Disability Insurance payments.*

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