



## Social Security Disability (SSD): Work Credits Needed for Benefit Eligibility

Categories : [Disability Related Services](#), [Income Assistance](#)

Social Security Administration issues monthly Social Security Disability (SSD) payments to individuals ages 18 and over who meet the medical criteria for disability and who have earned the required number of work credits in the required period of time. One work credit is earned for each three month period worked in a job covered by Social Security. The required number of credits and the required period of time are dependent on a person's age.

### Examples of requirements for different ages:

**Before age 24** – must have 6 credits earned in the 3-year period ending when your disability starts.

**Ages 24-30** – must have credit for working half the time between age 21 and the time you become disabled. For example, if you become disabled at age 27, you would need credit for 3 years of work (12 credits) out of the past 6 years (between ages 21 and 27).

**Ages 31 and older** – see chart.

Born after 1929 – Disabled at Age	Number of Credits Needed
31 through 42	20
44	22
46	24
48	26
50	28
52	30
54	32
56	34
58	36
60	38
62 or older	40

(from Social Security website, <http://www.socialsecurity.gov/retire2/credits3.htm>)

### Medicare and Social Security Disability (SSD)

People receiving SSD must wait two years before becoming eligible for Medicare.



The following Consumer Financial Protection Bureau (CFPB) "[Focus on People with Disabilities](#)" guide contains tips, information, tools, and skill-building resources for people with disabilities. The following topics are discussed.

- Set up an account and build savings
- Pay for assistive technology to achieve independence
- Understand how income from work impacts Social Security Income (SSI)
- Identify financial abuse and exploitation and how to get assistance

**To Find Providers in Connecticut's Community Resources Database:**

Search by service name:

[Social Security Disability](#)

---

*SOURCE: Social Security, Consumer Financial Protection Bureau (CFPB)*

*PREPARED BY: 211/rj*

*CONTENT LAST REVIEWED: July 2019*