

DO I QUALIFY FOR SOCIAL SECURITY DISABILITY ?

One of the first steps in applying for Disability benefits is determining if you are eligible. There are 2 types of Federal Disability – Social Security Disability and SSI Disability.

The main difference between the two is determined by the number of credits one has from work.

To qualify for Social Security disability benefits, you must have worked long enough and recently enough under Social Security. You can earn up to a maximum of four work credits per year. The amount of earnings required for a credit increases each year as general wage levels rise.

The number of work credits you need for disability benefits depends on your age when you become disabled. Generally you need 20 credits earned in the last 10 years ending with the year you become disabled. However, younger workers may qualify with fewer credits. The rules are as follows:

- Before age 24 - You may qualify if you have six credits earned in the three-year period ending when your disability starts.
- Age 24 to 31 - You may qualify if you have credit for having worked half the time between 21 and the time you become disabled. For example, if you become disabled at age 27, you would need credit for three years of work (12 credits) out of the past six years (between age 21 and age 27).
- Age 31 or older - In general, you will need to have the number of work credits shown in the chart shown below. Unless you are blind, at least 20 of the credits must have been earned in the 10 years immediately before you became disabled.

Born After 1929, Become Disabled At Age	Credits You Need
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

If you don't have enough credits, you must determine if you qualify for SSI Disability.

Supplemental Security Income (SSI) is a program financed through general tax revenues. SSI disability benefits are payable to adults or children who are disabled or blind, who have limited income and resources, who meet the living arrangement requirements, and are otherwise eligible. If you are applying for Supplemental Security Income benefits the caseworker will ask you questions about the following:

- the home where you live, such as your mortgage or your lease and landlord's name;**
- payroll slips, bank books, insurance policies, car registration, burial fund records, and other information about your income and the things you own.**

The SSI program provides monthly income to people who are blind or disabled, and have limited income and financial resources. Effective January 2004 the SSI payment for an eligible individual is \$564 per month and \$846 per month for an eligible couple. If you are married, and only one person is eligible, a portion of your spouse's income may be counted. In addition, your financial resources (savings and assets you own) cannot exceed \$2,000 (\$3,000 if married). You can be eligible for SSI even if you have never worked in employment covered under Social Security.

Generally, to be eligible for SSI, an individual also must be a resident of the United States and must be a citizen or a noncitizen lawfully admitted for permanent residence. Also, some noncitizens granted a special status by the Department of Homeland Security (DHS) may be eligible.