



Securing today
and tomorrow

Disability Benefits



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Disability benefits

Disability is something most people don't like to think about. But the chances that you'll develop a disability are probably greater than you realize. Studies show that a 20-year-old worker has a 1-in-4 chance of developing a disability before reaching full retirement age.

Social Security pays disability benefits through two programs: Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI). This publication is about our SSDI program and provides basic information to help you understand the disability determination process. For information about SSI for adults, read *Supplemental Security Income (SSI)* (Publication No. 05-11000). For information about disability programs for children, read *Benefits For Children With Disabilities* (Publication No. 05-10026). Our publications are available online at **www.ssa.gov/pubs**.

Who can get Social Security disability benefits?

We pay disability benefits to people who can't work because they have a medical condition that's expected to last at least one year or result in death. Federal law requires this very strict definition of disability. While some programs give money to people with a partial or *short-term* disability, we do not.

Certain family members of workers with disabilities can also receive benefits from us. We explain this in the **“Can my family get benefits?”** section.

How do I meet the earnings requirement for disability benefits?

In general, to get disability benefits, you must meet two different earnings tests:

1. A recent work test based on your age at the time you developed a disability
2. A duration of work test to show that you worked long enough under Social Security

Certain workers who are blind have to meet only the duration of work test.

The following table shows the rules for how much work you need for the recent work test based on your age when you developed a disability. We base the rules in this table on the calendar quarter in which you turned or will turn a certain age.

The calendar quarters are:

1st Quarter: January 1 through March 31

2nd Quarter: April 1 through June 30

3rd Quarter: July 1 through September 30

4th Quarter: October 1 through December 31

If you develop a disability...	Then you generally need:
In or before the quarter you turn age 24	1.5 years of work during the 3-year period ending with the quarter you developed a disability.
In the quarter after you turn age 24 but before the quarter you turn age 31	Work during half the time for the period beginning with the quarter after you turned 21 and ending with the quarter you developed a disability. Example: If you developed a disability in the quarter you turned age 27, then you would need 3 years of work out of the 6-year period ending with the quarter you developed a disability.
In the quarter you turn age 31 or later	Work for 5 years out of the 10-year period ending with the quarter you developed a disability.

You earn Social Security credits (formerly called quarters of coverage) when you work in a job and pay Social Security taxes. We base your credits on the amount of your earnings. We cannot pay benefits if you don't have enough credits.

Each year the amount of earnings needed for credits goes up slightly as average earnings increase. For more information about credits and how many you need to get benefits, read *How You Earn Credits* (Publication 05-10072).

The following formula shows how many credits you need to meet the duration of work test:

In general, you take the year you developed a disability and subtract the year you reached age 22 to get the number of credits necessary to meet the duration requirement.

NOTE: You must have a minimum of six credits to meet the duration requirement. This minimum requirement also applies to those who have not yet reached age 22 and may apply for disability based on their own earnings.

NOTE: This table is an estimate only and does not cover all situations.

If you develop a disability...	Then you generally need:
Before age 28	1.5 years of work
Age 30	2 years
Age 34	3 years
Age 38	4 years
Age 42	5 years
Age 44	5.5 years
Age 46	6 years
Age 48	6.5 years
Age 50	7 years
Age 52	7.5 years
Age 54	8 years
Age 56	8.5 years
Age 58	9 years
Age 60	9.5 years

How do I apply for disability benefits?

There are two ways you can apply for disability benefits. You can:

1. Apply online at **www.ssa.gov/disability**.
2. Call our toll-free number, **1-800-772-1213**, Monday through Friday, 8 a.m. – 7 p.m., to make a telephone or in-person appointment to apply. The appointment lasts about one hour. If you're deaf or hard of hearing, you

may call our toll-free TTY number, **1-800-325-0778**.

After you schedule an appointment, we'll send you a Disability Starter Kit to help you prepare. The Disability Starter Kit is available online at **www.ssa.gov/disability/disability_starter_kits.htm**.

You have the right to representation by an attorney or other qualified person of your choice when you do business with us. For more information, read *Your Right to Representation* (Publication No. 05-10075).

When should I apply and what information do I need?

You should apply for disability benefits as soon as you develop a disability that prevents you from working.

Processing an application for disability benefits takes on average, six to eight months. We may be able to process your application faster if you provide information we need, such as:

- Names, addresses, and phone numbers of the doctors, therapists, hospitals, clinics, and caseworkers who took care of you, and dates of your visits
- Names and dosages of all the medicines you take
- Medical records that you already have in your possession
- Laboratory and test results
- A summary of where you worked and the kind of work you did
- A copy of your most recent W-2 Form (Wage and Tax Statement) or, if you're self-employed, your federal tax return for the previous year

Don't delay applying for benefits if you can't get all this information together quickly. We'll help you get it.

In addition to the application for disability benefits, you'll also need to fill out other forms. The SSA-3368 collects information about your medical condition and how it affects your ability to work. The SSA-827 gives doctors, hospitals, and other health care professionals who have treated you, permission to send us information about your medical condition.

Who decides if I have a qualifying disability?

We'll review your application to make sure you meet basic requirements for disability benefits. We'll check whether you worked enough years to be eligible. Also, we'll evaluate any current work activities. If you meet these requirements, we'll send your case to the Disability Determination Service (DDS) in your state.

This state agency makes the initial disability determination and considers all the facts in your case. Doctors and disability specialists will ask your medical providers for information about your medical condition(s). They'll ask about:

- When your condition(s) began
- How your condition(s) limit your activities
- Results of medical tests
- What treatment you've received

The state agency will also ask the doctors for information about your ability to do work-related activities, such as walking, sitting, lifting, carrying, and remembering instructions. Your doctors don't decide if you meet our definition of disability.

The state agency staff may need more medical information before they can decide if you have a disability. If your medical sources can't provide needed information, the state agency may ask you to go for a special examination. We prefer to ask your own doctor, but sometimes the exam may have to be done by someone else. We will pay for the exam and some related travel costs.

How is the decision made?

The state uses a five step evaluation process to decide if you have a qualifying disability.

1. Are you working?

If you're working and your earnings average more than a certain amount each month, you generally won't meet our definition of disability. The amount (referred to as "substantial gainful activity") changes each year. For the current figure, read our annual *Update* (Publication No. 05-10003).

If you're not working, or your monthly earnings are less than the "substantial gainful activity" level, the state agency proceeds to step 2.

2. Is your medical condition "severe"?

For you to be considered to have a disability based on our definition, your medical condition must significantly limit your ability to do basic work activities — such as walking, sitting, lifting, standing, carrying, and remembering instructions — for at least 12 months. You cannot do work you did previously or adjust to other work because of your medical condition. If your medical condition isn't severe, you won't be considered to have a qualifying disability. If your condition is severe, the state agency proceeds to step 3.

3. Does your medical condition meet or medically equal a listing?

Our listing of impairments describes medical conditions that we consider severe enough to prevent a person from doing any gainful activity. These conditions are deemed severe regardless of age, education, or work experience. Within each listing, experts specify the objective medical and other findings needed to satisfy the criteria of that listing. If your medical condition meets or medically equals

(meaning it is at least equal in severity and duration to) the criteria of a listing, the state agency will decide that you have a qualifying disability. If your medical condition doesn't meet or medically equal a listing, the state agency proceeds to step 4.

4. Can you do the work you did before?

At this step, the state agency decides if your medical condition(s) prevents you from performing any of your past work. If your condition doesn't prevent you from doing the work you did before, agency staff will decide you don't have a qualifying disability. If you cannot perform your previous work, the state agency proceeds to step 5.

5. Can you do any other type of work?

If you can't do the work you did in the past five years, agency staff determine if there's other work you can adjust to despite your medical condition(s). The state considers your age, education, past work experience, and any skills you may have that could be used to adjust to other work. If you can't do other work, the state agency decides that you have a qualifying disability. If you can adjust to other work, you don't have a qualifying disability.

Special rules for people who are blind

We have special rules for people who are blind. For more information, read *If You Are Blind or Have Low Vision—How We Can Help* (Publication No. 05-10052).

We'll tell you our decision

When the state agency makes a determination on your case, we'll send a letter to you explaining the decision.

What if I disagree?

If you disagree with a decision made on your claim, you can appeal it. The steps you can take are explained in *Your Right to Question the Decision Made on Your Claim* (Publication No. 05-10058).

How we'll contact you

Generally, we mail a letter or call you. **If you're blind or have low vision**, you can choose how you prefer to receive notices from us. We offer several options. For more information, visit our website at [**www.ssa.gov/people/blind/**](http://www.ssa.gov/people/blind/) or call us toll-free at **1-800-772-1213**. If you're deaf or hard of hearing, you may call our TTY number at **1-800-325-0778**.

What happens when my claim is approved?

We'll send a letter telling you your application is approved, the amount of your monthly benefit, and the effective date. Your monthly disability benefit is based on your average lifetime earnings. Generally, there is a five month waiting period, and we'll pay your first benefit the sixth full month after the date we find your disability began. Here is an example: If the state agency decides your disability began on January 15, your first disability benefit will be paid for the month of July. We pay benefits in the month following the month for which they are due, so you'll receive your July payment in August.

NOTE: *There is no five month waiting period if your disability results from amyotrophic lateral sclerosis (ALS), better known as Lou Gehrig's disease.*

We'll send you *What You Need to Know When You Get Disability Benefits* (Publication No. 05-10153). It provides important information about your benefits and tells you what changes you must report to us.

Can my family get benefits?

Certain members of your family may be eligible for benefits based on your work. They include:

- Your spouse age 62 or older
- Your spouse at any age if they are caring for your child who is younger than age 16 or who has a disability
- Your unmarried child, including an adopted child, or, in some cases, a stepchild or grandchild. The child must be younger than age 18 (or younger than 19 if still in high school).
- Your unmarried child, age 18 or older, if they have a disability that started before age 22. The child's condition(s) must also meet the definition of disability for adults.

NOTE: *In some situations, a divorced spouse may be eligible for benefits based on your earnings. They must have been married to you for at least 10 years, be currently unmarried, and be at least age 62. The money paid to a divorced spouse doesn't reduce your benefit or any benefits due to your current spouse or children.*

How do other payments affect my benefits?

If you're getting other government benefits, the amount of your SSDI benefits may be affected. For more information, read *How Workers' Compensation and Other Disability Payments May Affect Your Benefits* (Publication No. 05-10018).

What do I need to tell Social Security?

If you have an outstanding warrant for your arrest

You must tell us if you have an outstanding arrest warrant for any of the following felony offenses:

- Flight to avoid prosecution or confinement
- Escape from custody
- Flight-escape

You can't receive regular disability benefits or any underpayments you may be due for any month in which there is an outstanding arrest warrant for any of these felony offenses.

If you're convicted of a crime

You need to tell us right away if you're convicted of a crime. Regular disability benefits or any underpayments you may be due aren't paid for the months you are confined after being convicted of a crime. However, any family members who are eligible for benefits based on your work may continue to receive them.

Monthly benefits or any underpayments that may be due are usually not paid to someone who commits a crime and is confined to an institution by court order and at public expense. This applies if the person has been found:

- Not guilty by reason of insanity or similar factors (such as mental disease, mental defect, or mental incompetence)
- Incompetent to stand trial

If you violate a condition of parole or probation

You can't receive regular disability benefits or any underpayments that may be due for any month in which you violate a condition of your probation or parole imposed under federal or state law.

When do I get Medicare?

You'll get Medicare coverage automatically after you've received disability benefits for two years. There is no waiting period for disability beneficiaries with ALS (Lou Gehrig's disease) and End Stage Renal Disease (ESRD). You can find more information in *Medicare* (Publication No. 05-10043).

What do I need to know about working?

After you start receiving SSDI benefits, you may want to try working again. We have special rules called work incentives that allow you to test your ability to work and still receive monthly disability benefits. You can also get help with education, rehabilitation, and training you may need to work.

If you start a job or become self-employed, tell us right away. We need to know when you start or stop work and when there are any changes in your job duties, hours of work, or rate of pay. You can report wages online using your personal *my* Social Security account. You can also call us toll-free at **1-800-772-1213**. If you're deaf or hard of hearing, you may call our TTY number, **1-800-325-0778**. Social Security can also use a Payroll Information Exchange (PIE) to get your monthly wage information directly from Payroll Data Providers, but only if we have your permission.

You may not need to report your wages every month if you authorize us to receive them automatically through PIE. If you want us to obtain your wage information this way, visit **www.ssa.gov/forms** to complete and submit form SSA-8240 *Authorization for the Social Security Administration to Obtain Wage and Employment Information from Payroll Data Providers*. To learn more about PIE, visit: **www.ssa.gov/ssi/spotlights/spot-pie.htm** and **www.ssa.gov/ssi/spotlights/spot-reporting-earnings.htm**.

Visit www.ssa.gov/disability/reporting/wages to learn more about the information you need to report and how you can report changes to Social Security.

For more information about working while receiving disability, read *Working While Disabled—How We Can Help* (Publication No. 05-10095) and the *Red Book* (Publication No. 64-030), a guide to all our employment supports for people with disabilities.

The Ticket to Work program

Under the Ticket to Work, you can get help with training and other services you need to work **at no cost to you**. You can select an approved provider who agrees to work with you and can offer the services you need. To learn more about this program, visit www.ssa.gov/work or read *Your Ticket to Work* (Publication No. 05-10061).

Achieving a Better Life Experience (ABLE) Account

An Achieving a Better Life Experience (ABLE) account is a tax-advantaged savings account for a person with a disability. You can use an ABLE account to save funds for many disability-related expenses. Anyone, including the account owner, family, and friends can contribute to the ABLE account. The individual with the disability is the ABLE account owner and beneficiary and must be one of the following:

- Receiving SSI based on disability or blindness that began before age 46
- Be in SSI suspense due solely to excess income or resources but otherwise eligible for SSI based on blindness or disability that began before age 46
- Receiving disability insurance benefits, childhood disability benefits, or benefits for surviving spouses

with disabilities, based on disability or blindness that occurred before age 46

- Have a certification that disability or blindness occurred before age 46

NOTE: *We do not determine ABLE eligibility. Prior to 1/1/2026, the ABLE disability onset had to begin before the age of 26. Effective 1/1/2026, eligibility expanded to include individuals with a disability that began before age 46.*

The money that you have in your ABLE account (up to and including \$100,000) does not count as a resource under SSI rules. You can use money in an ABLE account to pay for certain qualified disability expenses. These expenses include those for education, housing, transportation, employment training, employment support, assistive technology, and related services.

To learn more about ABLE accounts, please visit the Internal Revenue Services' website at **www.irs.gov/government-entities/federal-state-local-governments/able-accounts-tax-benefit-for-people-with-disabilities**.

NOTE: *Social Security provides this section as a courtesy to help notify you of ABLE accounts. However, Social Security is not affiliated with and does not endorse any ABLE account provider or its services.*

Contacting Us

There are several ways to contact us, such as online, by phone, and in person.

Visit our website

The most convenient way to conduct business with us is online at **www.ssa.gov**. You can accomplish a lot.

- Apply for *Extra Help* with Medicare prescription drug plan costs
- Apply for most types of benefits

- Start or complete your request for an original or replacement Social Security card
- Find copies of our publications
- Get answers to frequently asked questions

When you create a personal *my* Social Security account, you can do even more.

- Review your *Social Security Statement*
- Verify your earnings
- Get estimates of future benefits
- Print a benefit verification letter
- Change your direct deposit information (Social Security beneficiaries only)
- Download a copy of your SSA-1099/1042S

If you live outside the United States, visit **www.ssa.gov/foreign** to access our online services.

Call us

If you cannot use our online services, we can help you by phone when you call our National toll-free 800 Number. We can also make a video, phone, or in-person appointment for you, if needed. We provide free interpreter services upon request.

You can call us at **1-800-772-1213** — or at our TTY number, **1-800-325-0778**, if you're deaf or hard of hearing — between 8 a.m. – 7 p.m., Monday through Friday. For quicker access to a representative, try calling early in the day (between 8 a.m. and 10 a.m. local time) or later in the day. **We are less busy later in the week (Wednesday to Friday) and later in the month.** We also offer many automated phone services, available 24 hours a day, so you may not need to speak with a representative.

If you have documents we need, they must be original or copies that are certified by the issuing agency.



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