

YOUR COMPLIMENTARY HANDBOOK TO

# SSDI

SSDI Eligibility for Beneficiaries



*This is a Non-Government Site. Beyond My Benefits is not Affiliated with any Government Agency, including the Centers for Medicare and Medicaid Services or the Social Security Administration.*



# Requirements for Disabled Workers



As a disabled worker seeking SSDI benefits, you must meet all of the following criteria:

- **Work Credits:** Worked in a job (or jobs) that fall under the coverage of Social Security. If you are currently working, your earnings must not exceed a specific threshold to satisfy the disability criteria. For more details on income requirements, please refer to the section below.
- **Disability:** Meeting the Social Security Administration's (SSA) established definition of disability is important.

## **Work Credits:**

Your employment history is quantified by work credits, also referred to as Social Security credits, which are earned as a result of working and paying Social Security taxes.

To become eligible for SSDI, you must pass both a recent work test and a work duration test. The recent work test assesses whether you have been



employed recently enough to meet the eligibility criteria.

The number of work credits required to meet the current work test criteria depends on your age: If your disability onset occurs before the age of 24, you must have acquired six work credits within the three-year span leading up to the commencement of your disability.

- If you become disabled between ages 24 and 31, you need to demonstrate work credit for half of the time between age 21 and your disability onset. As an illustrative example, if you become disabled at the age of 27, you would require 3 years of work (equivalent to 12 credits) out of the preceding 6 years (spanning from ages 21 to 27).
- If you become disabled at age 31 or older, you must have in total 20 work credits within the 10-year period immediately preceding the onset of your disability.

Furthermore, you must meet the work duration test, which ascertains whether you have acquired an adequate number of work credits within your specific age category. The table below provides an estimate of the total work credits needed and the corresponding total years of work based on your age at the time of disability onset.

# Estimate of Total Work Credits

Age When You Become Disabled	Number of Work Credits	Years of Work Needed
<b>Before 28</b>	<b>6</b>	<b>1.5</b>
<b>30</b>	<b>8</b>	<b>2</b>
<b>34</b>	<b>12</b>	<b>3</b>
<b>38</b>	<b>16</b>	<b>4</b>
<b>42</b>	<b>20</b>	<b>5</b>
<b>44</b>	<b>22</b>	<b>5.5</b>
<b>46</b>	<b>24</b>	<b>6</b>
<b>48</b>	<b>26</b>	<b>6.5</b>
<b>50</b>	<b>28</b>	<b>7</b>
<b>52</b>	<b>30</b>	<b>7.5</b>
<b>54</b>	<b>33</b>	<b>8</b>
<b>56</b>	<b>34</b>	<b>8.5</b>
<b>58</b>	<b>36</b>	<b>9</b>
<b>60</b>	<b>38</b>	<b>9.5</b>

Please keep in mind:

*The table presented above offers estimations and may not cover all scenarios. For more comprehensive information, please visit: <https://www.ssa.gov/benefits/retirement/planner/credits.html>.*

## How the SSA Defines a Disability



In addition to fulfilling the work credit prerequisites, you must meet all elements of the Social Security Administration's (SSA) disability definition. SSDI benefits are exclusively provided for total disability, meaning that individuals who have short-term disabilities or are partially disabled do not meet the eligibility criteria.

The SSA deems an individual as disabled when the following conditions are met:

- You are unable to perform the same work you did before your disability. This disability must directly impact work-related capabilities such as lifting, walking, remembering, or sitting.
- You cannot adapt to other work due to your medical condition(s)/disability.
- Your disability has persisted or is expected to persist for at least one year or result in death.

## **Qualifying Medical Conditions**

The SSA maintains a list of medical conditions pertaining to each major body system, considered severe enough to hinder your ability to work. If your medical condition is not listed, the SSA will assess whether your condition is as severe as those on the list.

For further information and a breakdown of categories, along with their respective source links, please refer to the following:

### **Musculoskeletal System**

Medical conditions that affect the musculoskeletal system include issues like spine disorders, joint problems, amputations, fractures, injuries to soft tissues, inflammations, infections, degenerative conditions, vascular or metabolic diseases, and more. You can find more information about these qualifying musculoskeletal disorders by clicking on the following link:

<https://www.ssa.gov/disability/professionals/bluebook/1.00-Musculoskeletal-Adult.htm>

### **Special Senses and Speech**

Conditions that meet the criteria for special senses and speech disorders include a range of issues, including but not restricted to visual disorders or impairments, loss of speech, hearing loss, and additional conditions. For further information on qualifying special senses and speech disorders, please visit the following link:

<https://www.ssa.gov/disability/professionals/bluebook/2.00-SpecialSensesandSpeech-Adult.htm>

### **Cardiovascular System**

Conditions that meet the criteria for cardiovascular disorders encompass a range of ailments, including but not limited to chronic heart failure, ischemic heart disease, recurrent arrhythmias, symptomatic congenital heart disease, heart transplants, aneurysms, chronic venous insufficiency, peripheral arterial disease, and additional conditions. For further details regarding qualifying cardi-ovascular disorders, please refer to the following link:

<https://www.ssa.gov/disability/professionals/bluebook/4.00-Cardiovascular-Adult.htm>

# Qualifying Medical Conditions Cont.

## **Digestive System**

Qualifying digestive disorders such as, but not restricted to gastrointestinal hemorrhaging, chronic liver disease, inflammatory bowel syndrome (IBS), short bowel syndrome (SBS), liver transplants, and more. Find more information on qualifying digestive disorders here:

<https://www.ssa.gov/disability/professionals/bluebook/5.00-Digestive-Adult.htm>

## **Genitourinary Disorders**

Conditions that meet the criteria for genitourinary disorders encompass a variety of ailments, including but not restricted to chronic kidney disease with chronic hemodialysis, kidney transplant, nephrotic syndrome, peritoneal dialysis, and additional conditions. For further information on qualifying genitourinary disorders, please visit the following link

<https://www.ssa.gov/disability/professionals/bluebook/6.00-Genitourinary-Adult.htm>

## **Hematological Disorders**

Various hematological disorders qualify, including anemias like sickle cell disease and thalassemia, hemostasis disorders and clotting, bone marrow failure, and more. For details, visit this link:

<https://www.ssa.gov/disability/professionals/bluebook/7.00-HematologicalDisorders-Adult.htm>

## **Skin Disorders**

Conditions that meet the criteria for skin disorders encompass various ailments, including but not restricted to Ichthyosis, Bullous disease, chronic skin or mucous membrane infections, dermatitis, Hidradentitis Suppurativa, burns genetic photosensitivity disorders and additional conditions. For further information on qualifying skin disorders, please consult the following link:

<https://www.ssa.gov/disability/professionals/bluebook/8.00-Skin-Adult.htm>

## **Endocrine Disorders**

Conditions meeting the criteria for endocrine disorders include pituitary, thyroid, parathyroid, adrenal gland disorders, hyperglycemia, hypoglycemia, diabetic ketoacidosis (DKA), diabetes, and more. For additional details on qualifying endocrine disorders, please refer to the following link:

<https://www.ssa.gov/disability/professionals/bluebook/9.00-Endocrine-Adult.htm>

## **Congenital Disorders that Affect Multiple Body Systems**

The SSA evaluates only non-mosaic Down syndrome that impacts multiple body systems. For additional information, please visit the following link:

<https://www.ssa.gov/disability/professionals/bluebook/10.00-MultipleBody-Adult.htm>

## **Neurological Disorders**

Neurological disorders meeting the criteria include epilepsy, amyotrophic lateral sclerosis (ALS), coma/PVS, brain tumors, Parkinsonian syndrome, cerebral palsy, multiple sclerosis, spinal cord disorders, post-polio syndrome, myasthenia gravis, muscular dystrophy, peripheral neuropathy, and more. For further information regarding qualifying neurological disorders, please consult the following link:

<https://www.ssa.gov/disability/professionals/bluebook/11.00-Neurological-Adult.htm>

## **Mental Disorders**

Qualifying mental disorders include Schizophrenia spectrum, neurocognitive disorders, depressive and bipolar disorders, intellectual disorder, anxiety disorders, obsessive-compulsive disorder, somatic symptom disorders, personality disorders, autism spectrum disorders, eating disorders, neurodevelopmental disorders, and trauma-related disorders, among others. For additional details on qualifying mental disorders, please refer to the following link:

<https://www.ssa.gov/disability/professionals/bluebook/12.00-MentalDisorders-Adult.htm>



## **Cancer**

The SSA assesses all cancer cases, with the exception of specific cancers linked to human immunodeficiency virus (HIV) infection. For further information, please consult the following link:

<https://www.ssa.gov/disability/professionals/bluebook/13.00-NeoplasticDiseases-Malignant-Adult.htm>

## **Immune System Disorders**

Eligible immune system disorders include, among others, lupus, vasculitis, scleroderma, myositis, connective tissue diseases, immune deficiencies (excluding HIV), inflammatory arthritis, Sjögren's syndrome, and more.. You can access additional information about qualifying immune system disorders at the following link:

<https://www.ssa.gov/disability/professionals/bluebook/14.00-Immune-Adult.htm>



## Compassionate Allowances and Quick Disability Determinations

If your medical condition meets the criteria for a Compassionate Allowance, it means that the Social Security Administration (SSA) will expedite the review of your disability claim. Compassionate Allowances are usually reserved for very severe conditions, such as acute leukemia, pancreatic cancer, or ALS (Amyotrophic Lateral Sclerosis). To identify cases that are likely to be approved quickly, the SSA utilizes a computer-based system called Quick Disability Determinations (QDD).

If your condition qualifies for a Compassionate Allowance, you won't have to wait as long to start receiving Social Security Disability Insurance (SSDI) benefits. You can begin receiving these benefits as soon as your diagnosis is confirmed. To see the complete list of medical conditions that are eligible for a Compassionate Allowance, please follow this link:

<https://www.ssa.gov/compassionateallowances/conditions.htm>



- [Acute Leukemia](#)
- [Adrenal Cancer - with distant metastases or inoperable, unresectable or recurrent](#)
- [Adult Non-Hodgkin Lymphoma](#)
- [Adult Onset Huntington Disease](#)
- [Aicardi-Goutieres Syndrome](#)
- [Alexander Disease \(ALX\) - Neonatal and Infantile](#)
- [Allan-Herndon-Dudley Syndrome](#)
- [Alobar Holoprosencephaly](#)
- [Alpers Disease](#)
- [Alpha Mannosidosis - Type II and III](#)
- [ALS/Parkinsonism Dementia Complex](#)
- [Alstrom Syndrome](#)
- [Alveolar Soft Part Sarcoma](#)
- [Amegakaryocytic Thrombocytopenia](#)
- [Amyotrophic Lateral Sclerosis \(ALS\)](#)
- [Anaplastic Adrenal Cancer - Adult with distant metastases or inoperable, unresectable or recurrent](#)
- [Angelman Syndrome](#)
- [Angiosarcoma](#)
- [Aortic Atresia](#)
- [Aplastic Anemia](#)
- [Astrocytoma - Grade III and IV](#)
- [Ataxia Telangiectasia](#)
- [Atypical Teratoid/Rhabdoid Tumor](#)
- [Batten Disease](#)
- [Beta Thalassemia Major](#)
- [Bilateral Optic Atrophy- Infantile](#)
- [Bilateral Retinoblastoma](#)
- [Bladder Cancer - with distant metastases or inoperable or unresectable](#)
- [Breast Cancer - with distant metastases or inoperable or unresectable](#)
- [Canavan Disease \(CD\)](#)
- [CACH-Vanishing White Matter Disease-Infantile and Childhood Onset Forms](#)
- [Carcinoma of Unknown Primary Site](#)
- [Cardiac Amyloidosis- AL Type](#)
- [Caudal Regression Syndrome - Types III and IV](#)
- [CDKL5 Deficiency Disorder](#)
- [Cerebro Oculo Facio Skeletal \(COFS\) Syndrome](#)
- [Cerebrotendinous Xanthomatosis](#)



- [Child Lymphoblastic Lymphoma](#)
- [Child Lymphoma](#)
- [Child Neuroblastoma – with distant metastases or recurrent](#)
- [Chondrosarcoma – with multimodal therapy](#)
- [Chronic Idiopathic Intestinal Pseudo Obstruction](#)
- [Chronic Myelogenous Leukemia \(CML\) – Blast Phase](#)
- [Coffin-Lowry Syndrome](#)
- [Congenital Lymphedema](#)
- [Congenital Myotonic Dystrophy](#)
- [Cornelia de Lange Syndrome – Classic Form](#)
- [Corticobasal Degeneration](#)
- [Creutzfeldt-Jakob Disease \(CJD\) – Adult](#)
- [Cri du Chat Syndrome](#)
- [Degos Disease – Systemic](#)
- [De Sanctis Cacchione Syndrome](#)
- [Desmoplastic Small Round Cell Tumors \(New\)](#)
- [Dravet Syndrome](#)
- [Early-Onset Alzheimer’s Disease](#)
- [Edwards Syndrome \(Trisomy 18\)](#)

- [Eisenmenger Syndrome](#)
- [Endometrial Stromal Sarcoma](#)
- [Endomyocardial Fibrosis](#)
- [Ependyoblastoma \(Child Brain Cancer\)](#)
- [Erdheim Chester Disease](#)
- [Esophageal Cancer](#)
- [Esthesioneuroblastoma](#)
- [Ewing Sarcoma](#)
- [Farber Disease \(FD\) - Infantile](#)
- [Fatal Familial Insomnia](#)
- [Fibrodysplasia Ossificans Progressiva](#)
- [Fibrolamellar Cancer](#)
- [Follicular Dendritic Cell Sarcoma - metastatic or recurrent](#)
- [Friedreich's Ataxia \(FRDA\)](#)
- [Frontotemporal Dementia \(FTD\), Picks Disease -Type A - Adult](#)
- [Fryns Syndrome](#)
- [Fucosidosis - Type 1](#)
- [Fukuyama Congenital Muscular Dystrophy](#)
- [Fulminant Giant Cell Myocarditis](#)
- [Galactosialidosis - Early and Late Infantile Types](#)
- [Gallbladder Cancer](#)
- [Gaucher Disease \(GD\) - Type 2](#)
- [Giant Axonal Neuropathy](#)
- [Glioblastoma Multiforme \(Brain Cancer\)](#)
- [Glioma Grade III and IV](#)
- [Glutaric Acidemia - Type II](#)
- [GM1 Gangliosidosis - Infantile and Juvenile Forms](#)
- [Head and Neck Cancers - with distant metastasis or inoperable or unresectable](#)
- [Heart Transplant Graft Failure](#)
- [Heart Transplant Wait List - 1A/1B](#)
- [Hemophagocytic Lymphohistiocytosis \(HLH\) - Familial Type](#)
- [Hepatoblastoma](#)
- [Hepatopulmonary Syndrome](#)
- [Hepatorenal Syndrome](#)
- [Histiocytosis Syndromes](#)
- [Hoyeraal-Hreidarsson Syndrome](#)
- [Hutchinson-Gilford Progeria Syndrome](#)
- [Hydranencephaly](#)
- [Hypocomplementemic Urticarial Vasculitis Syndrome](#)

- [Hypophosphatasia Perinatal \(Lethal\) and Infantile Onset Types](#)
- [Hypoplastic Left Heart Syndrome](#)
- [I Cell Disease](#)
- [Idiopathic Pulmonary Fibrosis](#)
- [Infantile Free Sialic Acid Storage Disease](#)
- [Infantile Neuroaxonal Dystrophy \(INAD\)](#)
- [Infantile Neuronal Ceroid Lipofuscinoses](#)
- [Inflammatory Breast Cancer \(IBC\)](#)
- [Intracranial Hemangiopericytoma](#)
- [Jervell and Lange-Nielsen Syndrome](#)
- [Joubert Syndrome](#)
- [Junctional Epidermolysis Bullosa - Lethal Type](#)
- [Juvenile Onset Huntington Disease](#)
- [Kidney Cancer - inoperable or unresectable](#)
- [Kleefstra Syndrome](#)
- [Krabbe Disease \(KD\) - Infantile](#)
- [Kufs Disease - Type A and B](#)
- [Large Intestine Cancer - with distant metastasis or inoperable, unresectable or recurrent](#)
- [Late Infantile Neuronal Ceroid Lipofuscinoses](#)
- [Leigh's Disease](#)
- [Leiomyosarcoma](#)
- [Leptomeningeal Carcinomatosis](#)
- [Lesch-Nyhan Syndrome \(LNS\)](#)
- [Lewy Body Dementia](#)
- [Liposarcoma - metastatic or recurrent](#)
- [Lissencephaly](#)
- [Liver Cancer](#)
- [Lowe Syndrome](#)
- [Lymphomatoid Granulomatosis - Grade III](#)
- [Malignant Brain Stem Gliomas - Childhood](#)
- [Malignant Ectomesenchymoma](#)
- [Malignant Gastrointestinal Stromal Tumor](#)
- [Malignant Germ Cell Tumor](#)
- [Malignant Multiple Sclerosis](#)
- [Malignant Renal Rhabdoid Tumor](#)
- [Mantle Cell Lymphoma \(MCL\)](#)
- [Maple Syrup Urine Disease](#)
- [Marshall-Smith Syndrome](#)
- [Mastocytosis - Type IV](#)



- [MECP2 Duplication Syndrome](#)
- [Medulloblastoma - with metastases](#)
- [Megacystis Microcolon Intestinal Hypoperistalsis Syndrome](#)
- [Megalencephaly Capillary Malformation Syndrome](#)
- [Menkes Disease - Classic or Infantile Onset Form](#)
- [Merkel Cell Carcinoma - with metastases](#)
- [Merosin Deficient Congenital Muscular Dystrophy](#)
- [Metachromatic Leukodystrophy \(MLD\) - Late Infantile](#)
- [Mitral Valve Atresia](#)
- [Mixed Dementias](#)
- [MPS I, formerly known as Hurler Syndrome](#)
- [MPS II, formerly known as Hunter Syndrome](#)
- [MPS III, formerly known as Sanfilippo Syndrome](#)
- [Mucosal Malignant Melanoma](#)
- [Multiple System Atrophy](#)
- [Myoclonic Epilepsy with Ragged Red Fibers Syndrome](#)
- [Neonatal Adrenoleukodystrophy](#)
- [Nephrogenic Systemic Fibrosis](#)
- [Neurodegeneration with Brain Iron Accumulation - Types 1 and 2](#)



- [NFU-1 Mitochondrial Disease](#)
- [Nicolaides-Baraitser Syndrome \(New\)](#)
- [Niemann-Pick Disease \(NPD\) – Type A](#)
- [Niemann-Pick Disease-Type C](#)
- [Nonketotic Hyperglycinemia](#)
- [Non-Small Cell Lung Cancer](#)
- [Obliterative Bronchiolitis](#)
- [Ohtahara Syndrome](#)
- [Oligodendroglioma Brain Cancer- Grade III](#)
- [Ornithine Transcarbamylase \(OTC\) Deficiency](#)
- [Orthochromatic Leukodystrophy with Pigmented Glia](#)
- [Osteogenesis Imperfecta \(OI\) – Type II](#)
- [Osteosarcoma, formerly known as Bone Cancer – with distant metastases or inoperable or unresectable](#)
- [Ovarian Cancer – with distant metastases or inoperable or unresectable](#)
- [Pallister-Killian Syndrome](#)
- [Pancreatic Cancer](#)
- [Paraneoplastic Pemphigus](#)
- [Patau Syndrome \(Trisomy 13\)](#)



- [Pelizaeus-Merzbacher Disease-Classic Form](#)
- [Pelizaeus-Merzbacher Disease-Connatal Form](#)
- [Peripheral Nerve Cancer - metastatic or recurrent](#)
- [Peritoneal Mesothelioma](#)
- [Peritoneal Mucinous Carcinomatosis](#)
- [Perry Syndrome](#)
- [Phelan-McDermid Syndrome](#)
- [Pitt Hopkins Syndrome](#)
- [Pleural Mesothelioma](#)
- [Pompe Disease - Infantile](#)
- [Primary Central Nervous System Lymphoma](#)
- [Primary Effusion Lymphoma](#)
- [Primary Peritoneal Cancer](#)
- [Primary Progressive Aphasia](#)
- [Progressive Bulbar Palsy](#)
- [Progressive Multifocal Leukoencephalopathy](#)
- [Progressive Supranuclear Palsy](#)
- [Prostate Cancer - Hormone Refractory Disease - or with visceral metastases](#)
- [Pulmonary Atresia](#)
- [Pulmonary Kaposi Sarcoma](#)
- [Retinopathy of Prematurity - Stage V](#)
- [Rett \(RTT\) Syndrome](#)
- [Revesz Syndrome](#)
- [Rhabdomyosarcoma](#)
- [Rhizomelic Chondrodysplasia Punctata](#)
- [Richter Syndrome](#)
- [Roberts Syndrome](#)
- [Rubinstein-Taybi Syndrome](#)
- [Salivary Cancers](#)
- [Sandhoff Disease](#)
- [Schindler Disease - Type 1](#)
- [Seckel Syndrome](#)
- [Secondary Adenocarcinoma of the Brain \(New\)](#)
- [Severe Combined Immunodeficiency - Childhood](#)
- [Single Ventricle](#)
- [Sinonasal Cancer](#)
- [Sjogren-Larsson Syndrome](#)
- [Skin Malignant Melanoma with Metastases](#)
- [Small Cell Cancer \(Large Intestine, Prostate or Thymus\)](#)

- [Small Cell Cancer of the Female Genital Tract](#)
- [Small Cell Lung Cancer](#)
- [Small Intestine Cancer - with distant metastases or inoperable, unresectable or recurrent](#)
- [Smith Lemli Opitz Syndrome](#)
- [Soft Tissue Sarcoma - with distant metastases or recurrent](#)
- [Spinal Muscular Atrophy \(SMA\) - Types 0 and 1](#)
- [Spinal Nerve Root Cancer-metastatic or recurrent](#)
- [Spinocerebellar Ataxia](#)
- [Stiff Person Syndrome](#)
- [Stomach Cancer - with distant metastases or inoperable, unresectable or recurrent](#)
- [Subacute Sclerosing Panencephalitis](#)
- [Superficial Siderosis of the Central Nervous System](#)
- [Tabes Dorsalis](#)
- [Tay Sachs Disease - Infantile Type](#)
- [Tetrasomy 18p](#)
- [Thanatophoric Dysplasia - Type 1](#)
- [Thyroid Cancer](#)
- [Transplant Coronary Artery Vasculopathy](#)
- [Tricuspid Atresia](#)
- [Ullrich Congenital Muscular Dystrophy](#)
- [Ureter Cancer - with distant metastases or inoperable, unresectable or recurrent](#)
- [Usher Syndrome - Type I](#)
- [Ventricular Assist Device Recipient - Left, Right, or Biventricular](#)
- [Walker Warburg Syndrome](#)
- [Wolf-Hirschhorn Syndrome](#)
- [Wolman Disease](#)
- [X-Linked Lymphoproliferative Disease](#)
- [X-Linked Myotubular Myopathy](#)
- [Xeroderma Pigmentosum](#)
- [Zellweger Syndrome](#)



## **Qualifying Income Thresholds**

The SSA's definition of disability takes into account any monthly income you earn or have earned while claiming disability benefits.

The SSA considers an average monthly income of \$1,470 or less (or \$2,460 for individuals with visual impairment) as meeting the qualifying income standard. If your monthly earnings surpass these thresholds, the SSA typically does not consider you as meeting the criteria for disability.

## **Sustaining Eligibility**

The SSA conducts periodic reviews of SSDI cases to ensure that recipients still meet the eligibility criteria. Your receipt of SSDI benefits continues as long as your disability continues to stop you from working or your circumstances remain unchanged. Your medical condition falls into one of three categories, each of which triggers an SSA case review at different intervals:

- **Expected Improvement:**

° If your disability is anticipated to improve, the SSA will assess your case within six to 18 months after you start receiving benefits.

- **Possible Improvement:**

- If there's a possibility of your disability improving, the SSA will not reevaluate your case until at least three years have passed since you began receiving benefits.

- **No Expected Improvement:**

- If your disability is not expected to improve, the SSA will review your case no sooner than seven years after you start receiving benefits.

The SSA has the authority to discontinue your SSDI benefits in the situations described below:

1. Your average monthly earnings reach \$1,470 or more.

The SSA deems this level of monthly income as indicative of “substantial work,” suggesting that your income is now sufficient for you to no longer be regarded as disabled. For blind individuals, the monthly income threshold increases to \$2,460 or more.

2. The SSA determines that your disability has improved to the extent that you are no longer considered disabled.

## **Requirements for Spousal SSDI Benefits**

As a disabled worker, your spouse may be eligible to receive benefits from the SSA under the circumstances below:

**Age:** If your spouse is 62 years of age or older. In this case, if their retirement benefits from the SSA exceed your disability benefits, they will receive those first. If your disability benefits are more, they will receive a combination of retirement and disability benefits.

**Child Care:** If your spouse is caring for a child who is either younger than 16 years of age or disabled. If your child is younger than 16, your spouse can receive SSDI benefits until the child reaches the age of 16. After that, your spouse may qualify for retirement benefits starting at age 62 or survivor benefits beginning at age 60.

If your spouse meets any one of these eligibility criteria, they can receive a monthly benefit of up to 50 percent of your disability benefit amount. However, there is a maximum family benefit amount, which is further explained in the “Maximum Family Benefit Amount” section.

## Requirements for Children to Receive SSDI

Your children can receive SSDI benefits based on your record if they meet the following conditions:

- **Age:** They are younger than 18 years old.
- **Full-Time Student:** They are between the ages of 18 and 19 and are full-time students, not beyond grade 12.
- **Disabled:** They are 18 years old or older and have a disability that began before age 22.

Eligible children can include biological, adopted, stepchildren, or dependent grandchildren. Benefits for children typically cease at age 18, unless they have a disability. If your child is still a full-time student at age 18, they can continue receiving benefits until graduation or up to two months after turning 19, whichever comes first.



## Adult Disabled Children

If your adult child has a disability that began before age 22, he or she will become eligible for SSDI benefits as soon as you do.

Children that meet this requirement do not need to earn work credits to receive benefits on your SSDI benefit record, but they cannot have a substantial income (no more than \$1,470 per month). Their disability will be verified by the SSA in the same way yours will.

If your disabled child is already receiving disability benefits on his or her own record, you may check to see which record will provide the highest amount of benefits by comparing the benefit payments from both programs.

Also, SSDI benefits typically stop when children get married. However, if your disabled child marries another disabled individual, it generally qualifies as a protected marriage and is exempt from this rule. Contact an SSA Customer Service Representative at 1-800-772-1213 to verify marriage protection.

## Requirements for Divorced Spouses to Receive SSDI



Even if you remarry, your ex-spouse still may be eligible for benefits based on your Social Security record, provided they meet these criteria:

**Duration of Marriage:** They must have been married to you for at least 10 years.

- **Age:** They must be 62 years of age or older.
- **Marital Status:** They must not have remarried.
- **Higher Benefit:** They cannot be eligible for an equal or higher benefit on their own Social Security record or someone else's.

*Note:*

*If your ex-spouse is receiving a pension from a government or foreign job, their benefits on your Social Security record may be reduced by two-thirds unless:*

- The pension is not based on earnings.
- The pension is from a federal, Civil Service Offset, state, or local government job where your ex-spouse paid Social Security taxes, and at least one of the following conditions applies:
  - They filed for and were entitled to spouse, widow, or widower benefits before April 1, 2004.
  - Their last day of government employment was before July 1, 2004.
  - They paid Social Security taxes on earnings during the last 60 months of government service.

If your divorced spouse is eligible for benefits based on your record, it will not impact your own benefits. Their benefits will not be factored into the maximum family benefit amount. You can find more information in the section titled "Maximum Family Benefit Amount."

## **Survivors, widows, and widowers have specific requirements to meet:**

A "survivor" can be a spouse, child, or parent of a deceased worker. Surviving family members, including widows and widowers, might be eligible for survivor benefits if the worker met employment and credit requirements.

The exact number of work credits required can vary on a case-by-case basis. Children and spouses caring for children may be eligible for benefits even if the deceased worker had earned only one and a half years of work credits (6 credits) in the three years leading up to their passing.

The Social Security Administration (SSA) recommends that all families consult with a Social Security Claims Representative to determine the specific work credit requirements for survivor benefits.

The following family members have the potential to be eligible for survivor benefits:

*Important Note:*

*Widows and widowers who choose to remarry before turning 60 (or age 50 if they have a disability) will not be able to receive survivor benefits while they are married.*

If someone is already receiving Social Security Disability Insurance (SSDI) benefits as a spouse, their benefits will automatically transition to survivor benefits once the Social Security Administration (SSA) is informed of the worker's death. To report a death, please contact the SSA at the following number at 1-800-772-1213.

The survivor benefit amount is determined by factors such as the recipient's age, their relationship status, and the benefit amount the deceased worker was receiving.

If the widow or widower is...	They will receive this percentage of the deceased worker's benefit amount
Full retirement age or older	100 percent
Between age 60 and full retirement age	71.5-99 percent
Disabled and between the ages of 50 & 59	71.5 percent
Caring for the deceased worker's child who is younger than 16 years of age	75 percent



## Children

Survivor benefits are available to unmarried children of deceased workers under the following conditions:

- They are under 18 years of age (or under 19 if they are a full-time student in an elementary or secondary school).
- They are 18 years of age or older and have a disability that started before they turned 22.

Eligible children, which includes stepchildren, grandchildren, step-grandchildren, or adopted children of the deceased worker, can receive a benefit payment equal to 75 percent of the deceased worker's benefit amount.

## Dependent Parents

Dependent parents of deceased workers who have reached the age of at least 62 may be eligible for survivor benefits if they satisfy the following criteria:

- They were reliant on their employed child for at least half of their financial support.
- They are not entitled to a retirement benefit that exceeds the benefit amount payable based on the deceased worker's Social Security record.
- They did not enter into a marriage after the death of the deceased worker.



Dependent parents, whether they are natural parents, stepparents, or adoptive parents, qualify for survivor benefits if they assumed the role of a parent to the deceased worker before the worker turned 16 years old. Dependent parents are entitled to the following benefit amounts:

- A single surviving parent receives 82.5 percent of the deceased worker's benefit amount.
- Two surviving parents each receive 75 percent of the benefit amount.

### **Ex-Spouses**

An ex-spouse can be eligible for survivor benefits if they were married to the deceased worker for a minimum of 10 years. However, the duration of the marriage is not a determining factor if the ex-spouse is caring for the deceased worker's natural or legally adopted child who is either under 16 years of age or disabled. In such cases, the ex-spouse can remarry without any reduction in their survivor benefits upon reaching the age of 60 (or 50 if they have a disability).

The benefit amount for an eligible ex-spouse is the same as that provided to widows and widowers:



# Requirements for Service Members to Qualify for SSDI

Service members may be eligible for disability benefits if they have a disability and lack substantial employment. If they became disabled while on active military duty on or after October 1, 2001, they can benefit from an expedited application process, regardless of where the disability occurred. It's important to note that SSDI benefits are distinct from any disability benefits provided by the Department of Veterans Affairs (VA), and it is possible to receive both types of benefits concurrently. To determine eligibility, service members must apply separately for each benefit program.

Service members can continue their active duty status while also receiving SSDI, as long as the work does not result in significant earnings. The Social Security Administration (SSA) will assess whether the active duty work qualifies the service member for disability benefits. If the service member changes their occupation, they must notify the SSA and provide one of the following:

- Military Occupational Specialty code (MOS)
- Air Force Specialty Codes (AFSC)
- Navy Enlisted Classification (NEC)

Families of service members eligible for SSDI benefits must meet specific criteria to qualify:

## **Spouses:**

- Must be 62 years of age or older
- Can be any age if they are caring for a child under 16 years of age or a child with a disability

## **Unmarried children:**

- Must be younger than 18 years old (or younger than 19 if they are enrolled full-time in school)
- Can be 18 years or older if they have a disability that began before they turned 22

## **Ex-spouse:**

- Must be 62 years of age or older
- Must have been married to the service member for at least 10 years
- Must be currently unmarried



## Maximum Family Benefit Amount

There exists a cap on the total benefits a family can receive based on the Social Security record of a disabled worker. This cap depends on the worker's benefit amount and the number of family members eligible for benefits on that record. The highest possible benefit is 85 percent of the worker's average indexed monthly earnings (AIME), but it cannot be lower than 150 percent of the Primary Insurance Amount (PIA).

For more information on the AIME formula, you can visit this link: [AIME formula](#).

The PIA represents the benefit an individual receives upon reaching the retirement age. It is calculated using three different percentages of portions of the disabled worker's average indexed monthly earnings (AIME).

The PIA represents the benefit received at retirement age, calculated from portions of the worker's AIME using three percentages.

The PIA represents the benefit an individual receives upon reaching the retirement age. It is calculated using three different percentages of portions of the disabled worker's average indexed monthly earnings (AIME).

In 2023, if a worker turns 62 or passes away before reaching age 62, their family may receive a total family benefit amount that does not exceed:

- 150 percent of the initial \$1,425 of the worker's PIA, PLUS
- 272 percent of the worker's PIA for amounts over \$1,425 up to \$2,056, PLUS
- 134 percent of the worker's PIA for amounts over \$2,056 up to \$2,682, PLUS
- 175 percent of the worker's PIA for amounts over \$2,682.

The total amount is rounded down to the nearest multiple of \$0.10.